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Ques : Which bank has raised Rs.10,000 crore at a coupon rate of 7.36 per cent through its fifth infrastructure bond issuance?

जून 2024 में, किस बैंक ने अपने पांचवें इंफ्रास्ट्रक्चर बॉन्ड जारी करके 7.36 प्रतिशत की कूपन दर पर RS.10,000 करोड़ जुटाए हैं?

- (a) State Bank of India / भारतीय स्टेट बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Canara Bank / केनरा बैंक

Answer : Option A

Explanation :

- **State Bank of India (SBI)** has raised Rs.10,000 crore at a coupon rate of 7.36 per cent through its fifth infrastructure bond issuance.
- The issue attracted an overwhelming response from investors, with bids in excess of Rs.19,884 crore, and was oversubscribed by around four times against the base issue size of Rs.5,000 crore.
- Based on the response, the bank has decided to accept Rs.10,000 crore at a coupon rate of 7.36 per cent payable annually.
- This represents a spread of 21 bps over the corresponding FBIL G-Sec par curve. The instrument is rated AAA with stable outlook.

About State Bank of India (SBI) :

- **Founded** – 1 July 1955
- **Headquarters** – Mumbai, Maharashtra
- **Chairman** – Dinesh Kumar Khara
- **Tagline** – Pure Banking Nothing Else

Ques : The National Council of Applied Economic Research (NCAER) forecasts India's FY25 GDP growth at about _____ driven by strong economic activity.

नेशनल काउंसिल ऑफ एप्लाइड इकोनॉमिक रिसर्च (एनसीएईआर) ने अनुमान लगाया है कि वित्त वर्ष 2025 में भारत की जीडीपी वृद्धि दर मजबूत आर्थिक गतिविधियों के कारण लगभग ____ रहेगी।

- (a) 7.2%
- (b) 7.3%
- (c) 7.4%
- (d) 7.5%
- (e) 7.6%

Answer : Option D

Explanation :

- The **National Council of Applied Economic Research (NCAER)** forecasts **India's FY25 GDP growth** at about **7.5%**, driven by strong economic activity.
- Recently, the Reserve Bank of India (RBI) raised its projections for India's Gross Domestic Product (GDP) growth to 7.2% from 7% in FY25.
- Growth projections have been upgraded by various other agencies as well with the median projection at 6.9%.
- **Director General of NCAER** – Poonam Gupta

Updated GDP List :

- S&P – 6.8% (FY25), 6.9% (FY26), 7% (FY27)
- Fitch Rating – 7.2% (FY25)
- CII – 8% (FY25)
- World Bank – 6.6% (FY25), 6.7% (FY26), 6.8% (FY27)
- RBI – 7.2% (FY25)
- Goldman Sachs – 6.8% (FY25), 6.9% (CY24)
- DBS Bank – 7% (FY25)
- NSO – 8.2% (FY24)

Ques : Which Bank Plans to Raise Rs 11,000 Crore Through Combination of Equity and Debt ?

कौन सा बैंक इक्विटी और ऋण के संयोजन के माध्यम से 11,000 करोड़ रुपये जुटाने की योजना बना रहा है?

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

Answer : Option A

Explanation :

- The board of directors of **AU Small Finance Bank Limited**. approved plans to **raise Rs 11,000 crore** through **equity and debt instruments**.
- **Rs 5,000 crore** will be **raised** through **qualified institutional placement (QIP) and other modes**, subject to regulatory approvals.
- **Another Rs 6,000 crore** will be **raised** via **debt instruments** such as bonds and non-convertible debentures, approved by the RBI.
- As of March 2024, AU Small Finance Bank reported gross advances of Rs 73,999 crore and deposits of Rs 87,182 crore.

About AU Small Finance Bank Limited :

- Founded : 1996
- Headquarters : Jaipur, Rajasthan, India
- MD & CEO : Sanjay Agarwal
- AU Small Finance Bank Limited is an Indian scheduled commercial small finance bank and India's largest tech-led small finance bank.

Ques : ____ Introduces SAARC Currency Swap Framework for 2024-2027

____ 2024-2027 के लिए सार्क मुद्रा स्वेप फ्रेमवर्क पेश किया गया

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)**, with the Government of India's concurrence, has decided to put in place a **revised framework on currency swap arrangement for SAARC** (South Asian Association for Regional Cooperation) countries **for the period 2024 to 2027**.
- **SAARC has 8 member countries (Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri-Lanka).**
- Under this Framework, the RBI would enter into bilateral swap agreements with SAARC central banks, who want to avail of the swap facility.
- It may be recalled that the SAARC Currency Swap Facility came into operation on November 15, 2012 with an intention to provide a backstop line of funding for short term foreign exchange liquidity requirements or balance of payment crises of the SAARC countries till longer term arrangements are made.
- Under the Framework for 2024-27, a separate INR Swap Window has been introduced with various concessions for swap support in Indian Rupee.

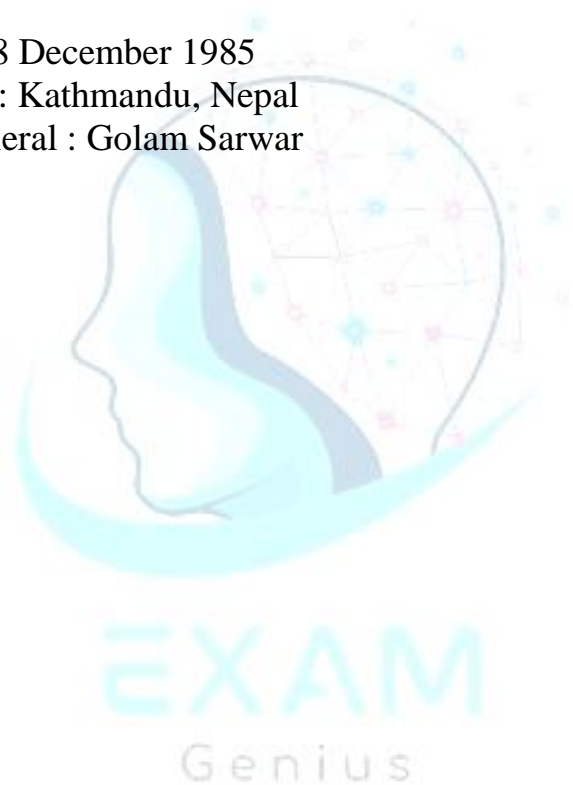
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- The total corpus of the Rupee support is Rs.250 billion.
- The Currency Swap Facility will be available to all SAARC member countries, subject to their signing the bilateral swap agreements.

Currency Swap: A currency swap is an agreement in which two parties exchange the principal amount of a loan and the interest in one currency for the principal and interest in another currency.

About SAARC :

- Established : 8 December 1985
- Headquarters : Kathmandu, Nepal
- Secretary General : Golam Sarwar



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Ques : According to _____ Indian Banks' Non-Performing Loan Ratio Hits 12-Year Low.

_____ के अनुसार भारतीय बैंकों का गैर-निष्पादित ऋण अनुपात 12 साल के निचले स्तर पर पहुंच गया।

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

Answer : Option B

Explanation :

- According to the RBI's Financial Stability Report, the gross non-performing asset (GNPA) ratio of **Indian banks fell to a 12 year low of 2.8% in March 2024** and is expected to **reduce further down to 2.5% by the end of the financial year 2024-25.**

Gross non-performing asset ratio for banks :

- This ratio refers to the proportion of the total value of bad loans, which are bank loans that are unlikely to be repaid (also known as gross non-performing assets), to the total assets the bank has or the total loans it has given.
- A lower GNPA ratio means the number of loans that may go unpaid are less and can be a positive indicator.
- In September, the ratio was 3.2%, highlighting a significant improvement now.

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Net non-performing asset ratio for banks :

- The **net non-performing asset (NNPA)** ratio also **declined to 0.6%** this March, **compared to 0.8% last September**.
- The NNPA ratio is the proportion of bad loans which the bank has actually created a provision for, compared to the total assets of the bank.

What type of bank loans are these?

- Total loans given by banks increased during the second half of the financial year 2023-24 in public sector banks and foreign banks, while it moderated for private banks.
- Loans to the services sector as well as personal loans saw the most increase among all banks.
- Personal loans accounted for more than half of private banks' credit growth, which was led by housing loans, followed by other personal loans.

Stress Scenario : Under severe stress scenarios, GNPA ratios may increase:

- Public Sector Banks (PSBs): From 3.7% (March 2024) to 4.1% (March 2025).
- Private sector banks (PBs): From 1.8% to 2.8%.
- Foreign banks (FBs): From 1.2% to 1.3%.

About Financial Stability Report (FSR) :

- Published by RBI, the FSR assesses the resilience of the Indian financial system and identifies risks to financial stability.
- It reflects the collective assessment of the Financial Stability and Development Council (FSDC) Sub-Committee.

Ques : India's remittance growth may slow down _____ % in 2024
2024 में भारत की प्रेषण वृद्धि _____ % धीमी हो सकती है

- (a) 25%
- (b) 30%
- (c) 45%
- (d) 40%
- (e) 50%

Answer : Option E

Explanation :

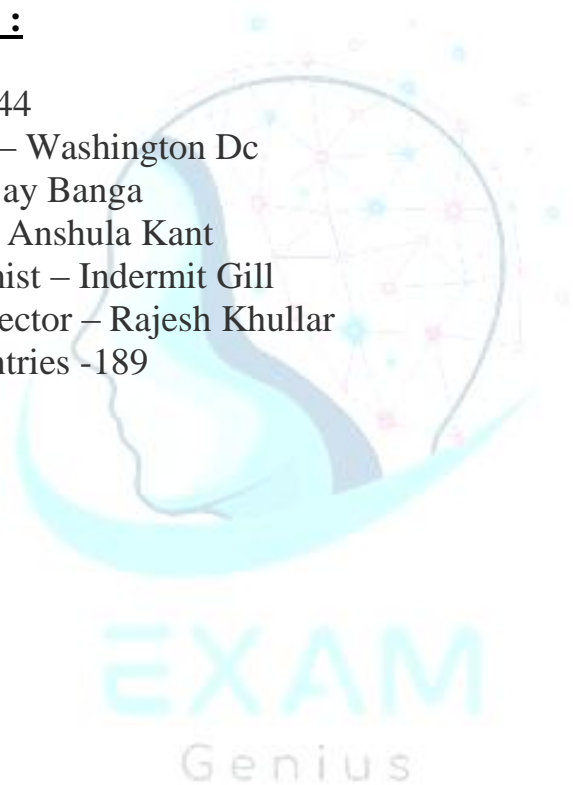
- The **World Bank forecasts** a significant slowdown in India-bound **remittance growth**, from 7.5% last year to 3.7% in 2024.
- This decline is attributed to reduced inflows from Gulf Cooperation Council (GCC) countries, impacted by declining oil prices and production.
- In 2023, India received a robust \$120 billion in remittances, driven by strong labour markets in the US and Europe.
- For 2024, the World Bank estimates \$124 billion, with a slight increase to \$129 billion in 2025.
- Remittances are crucial for India's economy, contributing to household incomes and foreign exchange reserves.
- India remains the top global recipient of remittances, surpassing countries like Mexico, China, the Philippines, and Pakistan.
- The country hosts 18.7 million emigrants, reflecting its significant diaspora worldwide.

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- India has taken steps to improve remittance efficiency, such as integrating its Unified Payments Interface with countries like the UAE and Singapore.
 - The UAE, accounting for 18% of India's remittances, benefits from a recent free trade agreement, facilitating transactions in local currencies and enhancing payment systems cooperation.
-

About World Bank :

- Founded – 1944
- Headquarters – Washington Dc
- President – Ajay Banga
- MD & CFO – Anshula Kant
- Chief Economist – Indermit Gill
- Executive Director – Rajesh Khullar
- Member Countries -189



Ques : Which bank Signed MoU With Indian Army For Salary Accounts ?

किस बैंक ने वेतन खातों के लिए भारतीय सेना के साथ समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Punjab and Sind Bank / पंजाब एंड सिंध बैंक

Answer : Option E

Explanation :

- **Punjab and Sind Bank (PSB)** has signed a **Memorandum of Understanding (MoU)** with the **Indian Army (IA)** to offer a **defence salary package** with a host of **facilities including free insurance cover**.
- The **MoU provides** the serving **personnel, veterans and trainees with personal accident insurance (Death/Disability) cover up to Rs 1 crore** and an air accidental cover of Rs 1.2 crore
- The **PSB Gaurav Bachat SB Salary account** is designed to provide for the distinct banking requirement of serving and retired personnels.
- PSB has introduced the PSB Pink debit card powered by RuPay for women during its 117th Foundation Day which was celebrated on June 24 2024.
- It also signed an MoU with Maruti Suzuki India for vehicle loans through their Digital Lending Platform 'Maruti Suzuki Smart Finance' and an agreement with Indian Institute of Management (IIM) Amritsar (Punjab) to promote academic research and industry interaction

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About Punjab & Sind Bank :

- Established : 1908
 - HQ : New Delhi
 - MD & CEO : Swarup Kumar Saha
 - Tagline : Where service is a way of life
-

Recently signed banking agreements :

- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.

- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM)at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.

- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.
- The State Bank of India (SBI) has entered into a five-year agreement with HCL Software to digitally transform its customer interaction framework by utilising the HCL Unica platform.
- Tata Motors has tied up with South Indian Bank to offer financing solutions to its commercial vehicle customers and dealerships.
- NABARD has partnered with Reserve Bank's arm RBIH to make a system which will enable faster processing of agricultural loans
- Razorpay and Airtel Payments Bank Introduce UPI Switch
- Indian Bank has signed an agreement with Tata Power Solar Systems Ltd. (TPSSL).
- South Indian Bank has signed an MoU with Ashok Leyland Limited
- The Small Industries Development Bank of India (SIDBI) signed a Memorandum of Understanding (MoU) with Jeevika, Bihar State Rural Livelihoods Mission (SRLM) and UMED, Maharashtra-SRLM.
- J&K Bank partnered with Paymart India to launch virtual ATM Facility
- SIDBI partners fintech platform KarmaLife for micro loans to gig workers
- Central Bank of India partners with Veefin Solutions
- Suryoday Small Finance Bank with Magma HDI General Insurance
- Standard Chartered Bank with Star Health & Allied Insurance
- Saraswat Cooperative Bank with Life Insurance Corporation of India
- AU Small Finance Bank with Bajaj Allianz Life Insurance
- State Bank of Sikkim with SBI Life Insurance
- Karnataka Bank with HDFC Life
- Ujjivan Small Finance Bank with ICICI Prudential Life Insurance
- NKGSB Co-operative bank with HDFC Life Insurance Company
- ESAF Small Finance Bank with Edelweiss Tokio Life Insurance Company

Ques : Who has been honoured with the prestigious Pen Pinter Prize 2024 for her “unflinching and unswerving” writings?

“अडिग और अटल” लेखन के लिए प्रतिष्ठित पेन पिंटर पुरस्कार 2024 से किसे सम्मानित किया गया है?

- (a) Amitav Ghosh / अमिताव घोष
- (b) Vikram Seth / विक्रम सेठ
- (c) Arundhati Roy / अरुंधति रॉय
- (d) Aravind Adiga / अरविंद अडिगा
- (e) Chetan Bhagat / चेतन भगत

Answer : Option C

Explanation :

- Booker Prize-winning author Arundhati Roy has been honoured with the prestigious Pen Pinter Prize 2024 for her “unflinching and unswerving” writings.
- Arundhati Roy will receive her award at a ceremony to be held in October in **London, England.**
- Arundhati Roy is the first Indian to win the prestigious **Booker Prize in 1997** for her fiction ‘**The God of Small Things**’.
- Her second novel, ‘**The Ministry of Utmost Happiness**’ was published in 2017.
- She is also the author of **Capitalism: A Ghost Story** and **The Algebra of Infinite Justice.**
- The prize, established in 2009 by the charity English PEN, defends freedom of expression and celebrates literature in memory of Nobel-Laureate playwright Harold Pinter.

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Recent Awards & Winners :

- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- ‘Nelson Mandela Lifetime Achievement Award’ : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- “Risk Manager of the Year Award 2024” : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN’s WSIS 2024 “Champion” Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- ‘The Economic Times HR World Future Ready Organization Award 2024-25’ : NHPC, India’s premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film ‘Sunflowers Were the First to Know’
- Amal Clooney Women’s Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for “Kairos”
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi

- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)'s 2024 Global Media Award : India Today Group's AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber
- CIDC Vishwakarma Award for Social Development and Impact : Puravankara Limited
- KISS (Kalinga Institute of Social Sciences) Humanitarian Award 2021 : Tata Group Chairman Ratan Tata
- World Press Photo of the Year award 2024 – Mohammed Salem
- International Fellowship by the Engineering Academy of Japan – Kaushik Rajashekara
- Asunta Lakra Award : Deepika Soreng

Ques : Which Union Territory has recently achieved full functional literacy under the ULLAS-Nav Bharat Saaksharta Karyakram?

किस केंद्र शासित प्रदेश ने हाल ही में उल्लासनव भारत साक्षरता कार्यक्रम के तहत पूर्ण कार्यात्मक साक्षरता हासिल की है?

- (a) Delhi / दिल्ली
- (b) Chandigarh / चंडीगढ़
- (c) Jammu and Kashmir / जम्मू और कश्मीर
- (d) Ladakh / लद्दाख
- (e) Puducherry / पुदुचेरी

Answer : Option D

Explanation :

- Ladakh has become the first administrative unit to achieve full functional literacy under the ULLAS-Nav Bharat Saaksharta Karyakram (New India Literacy Program).
- Lieutenant Governor Dr. BD Mishra made this announcement during a celebration at Sindhu Sanskritik Kendra in Leh.
- The Union Territory has surpassed 97% literacy, marking a major success for the centrally sponsored scheme aimed at empowering adults aged 15 and above with foundational literacy, numeracy, and critical life skills.

About ULLAS :

- ULLAS – Nav Bharat Saaksharta Karyakram or New India Literacy Programme (NILP), is a centrally sponsored scheme implemented from 2022-2027.

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- The scheme aligns with the recommendations of the National Education Policy (NEP) 2020 and aims to empower those adults aged 15 years and above from all backgrounds who could not get due schooling and mainstream them with society to be able to contribute more to the growth story of the country.
- The vision of the ULLAS Scheme is to make Bharat Jan Jan Saakshar, which is based on the spirit of Kartvya Bodh and is being implemented through volunteerism.

Scheme Components :

- **Foundational Literacy and Numeracy:** Ability to read, write, and count.
- **Critical Life Skills:** Includes digital, legal, financial literacy, healthcare awareness, childcare and education, family welfare, etc.
- **Basic Education:** Education up to secondary stage (classes 9-12).
- **Vocational Skills:** Skill development for employment.
- **Continuing Education:** Ongoing educational opportunities.

About Ladakh :

- **Formation:** Established on October 31, 2019, by the Jammu and Kashmir Reorganisation Act 2019, which split the state of Jammu and Kashmir into two Union Territories: Jammu and Kashmir, and Ladakh.
 - **Capital:** Leh
 - **Lieutenant Governor:** Dr. B.D Mishra
-

Ques : Sanjana Thakur won the 2024 Commonwealth Short Story Prize for her story _____.

जून 2024 में, संजना ठाकुर ने अपनी कहानी _____ के लिए 2024 राष्ट्रमंडल लघु कथा पुरस्कार जीता।

- (a) India Pioneer
- (b) Cow and Company
- (c) The Great Indian Tee and Snakes
- (d) Aishwarya Rai
- (e) Nicobar Story

Answer : Option D

Explanation :

- Sanjana Thakur, a 26-year-old writer from Mumbai, won the 2024 Commonwealth Short Story Prize for her story “Aishwarya Rai”.
- She will receive a cash prize of £5,000.
- Sanjana Thakur, who is currently pursuing an MFA in Fiction at UT Austin’s New Writers Project, described her story as a “Mumbai story”.
- Thakur is the third Indian to win the prize after Kritika Pandey won it in 2020 for her story “The Great Indian Tee and Snakes” and Parashar Kulkarni in 2016 for “Cow and Company”.

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Ques : _____ hands over Medium Range-Microwave Obscurant Chaff Rocket to Indian Navy.

_____ ने भारतीय नौसेना को मीडियम रेंज-माइक्रोवेव ऑब्स्क्यूरेंट चैफ रॉकेट सौंपा

- (a) ISRO
- (b) DRDO
- (c) NASA
- (d) HAL
- (e) None of these

Answer : Option B

Explanation :

- The **Defence Research and Development Organisation (DRDO)** handed over the **Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR)** to the **Indian Navy** in a ceremony held in New Delhi.
- Developed by DRDO's Defence Laboratory in Jodhpur, this technology obscures radar signals, creating a microwave shield around platforms and assets to reduce radar detection.
- The MR-MOCR was handed over by Secretary, Department of Defence R&D and Chairman DRDO Dr Samir V Kamat to Director General of Naval Armament Inspection, Indian Navy Rear Admiral Brijesh Vashistha.

Defence Related News :

- The **Indian Space Research Organisation (ISRO)** successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.

- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.

- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.



Ques : Mazagaon Dock Shipbuilders get Navratna status as _____ PSU

मझगांव डॉक शिपबिल्डर्स को _____ सार्वजनिक उपक्रम के रूप में नवरत्न का दर्जा मिला

- (a) 12th
- (b) 14th
- (c) 16th
- (d) 18th
- (e) 20th

Answer : Option D

Explanation :

- **Mazagon Dock Shipbuilders** has been granted "**Navratna**" status by the Department of Public Enterprises
- It has become the country's **18th PSU** to have been accorded this status.
- As a Navratna company, Mazagon Dock can undertake investments worth up to Rs. 1,000 crore, without needing approval from the central government.
- These companies also have the liberty to invest up to 30% of their net worth within a year, as long as it remains within Rs. 1,000 crore.
- With this there are a **total 21 Navaratna companies** in India

About Mazagon Dock Shipbuilders :

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

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Ques : Who launched a mobile application “Sangyaan App”.
किसने एक मोबाइल एप्लिकेशन "संज्ञान ऐप" लॉन्च किया।

- (a) Railway Protection Force / रेलवे सुरक्षा बल
- (b) Border Security Force / सीमा सुरक्षा बल
- (c) Indian Air force / भारतीय वायु सेना
- (d) Indian Army / भारतीय सेना
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- The Director General of **Railway Protection Force (RPF)** Manoj Yadava has **launched** the mobile application-**Sangyaan App**.
- It is **designed and developed** by the Tech Team of RPF to provide **in-depth information on three new Criminal Acts**: The Bhartiya Nyaya Sanhita (BNS) 2023, the Bharatiya Nagarik Suraksha Sanhita (BNSS) 2023, and the Bharatiya Sakshya Adhinyam (BSA) 2023.
- **Sangyaan App aims** to educate and empower RPF Personnel by providing comprehensive information to understand the provisions of both new and old criminal laws, while highlighting the relevance of these new acts in the context of RPF operations.
- The app features user-friendly navigation, a searchable database and offline access, making it a practical tool for anyone seeking to stay informed about the latest legal developments in India.

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Ques : Micro Small Medium Enterprise (MSME) Day is observed every year on which day ?

सूक्ष्म लघु मध्यम उद्यम (एमएसएमई) दिवस हर साल किस दिन मनाया जाता है?

- (a) 23 June
- (b) 24 June
- (c) 25 June
- (d) 26 June
- (e) 27 June

Answer : Option E

Explanation :

- **Micro Small Medium Enterprise (MSME) Day** is observed every year on **27 June**.
- The day highlights the contribution of the MSME sector to a country's economic development and employment generation.
- **Theme 2024** – MSMEs and the SDG.
- On **6 April 2017**, the **United Nations General Assembly** passed a **resolution** to observe 27 June as the Micro Small Medium Enterprise(MSME) Day. The **first MSME Day** was observed on **27 June 2017**.
- According to the United Nations, MSMEs account for 90% of businesses, 60 to 70% of employment, and 50% of Gross Domestic Product worldwide.

Important days :

- 1 June : World Milk Day
- 3 June : World Clubfoot Day
- 3 June : World Bicycle Day
- 4 June : International Day of Innocent Children Victims of Aggression
- 5 June : World Environment Day (Theme 2024 – Land Restoration, Desertification, and Drought Resilience)
- 6 June : UN Russian Language Day
- 7 June : World Food Safety Day

- 8 June : World Oceans Day (Theme 2024 – Awaken New Depths)
- 8 June : World Brain Tumour Day (Theme 2024 – Brain Health and Prevention)
- 9 June : : World Accreditation Day (Theme 2024 – Accreditation: Empowering Tomorrow and Shaping the Future.)
- 11 June : International Day of Play
- 12 June : World Day Against Child Labour Day (Theme 2024 – Let's Act on Our Commitments: End Child Labour)
- 12 June : International Albinism Awareness Day (Theme 2024 – 10 years of IAAD: A decade of collective progress)
- 14 June : World Blood Donor Day (Theme 2024 – 20 years of celebrating giving: thank you blood donors)
- 15 June : Global Wind Day
- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)

Ques : National Insurance Awareness Day is observed every year on which day?

राष्ट्रीय बीमा जागरूकता दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 27 June
- (b) 28 June
- (c) 29 June
- (d) 30 June
- (e) 26 June

Answer : Option B

Explanation :

- **National Insurance Awareness Day** is **observed** every year on **June 28**.
- This day is dedicated to promoting the **importance of insurance and ensuring that people understand the benefits** of having adequate insurance coverage.
- The day also serves as a reminder to review insurance plans regularly and to make sure that they are up-to-date and reflect the changing needs of the individual.
- The history of insurance dates back to the Great Fire of London in 1886. The devastation caused by the fires led to the development of new forms of insurance that could protect individuals and families from the financial risks of major events.

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IMPORTANT ONE – LINER

- **Aksha Mohit Kamboj** Appointed **Vice President of India Bullion Jewellers Association**. First woman to hold this prestigious position in the gold and jewellery sector.
- **Adani Defence & Aerospace** has signed an **agreement** with **Thales Group** to manufacture rockets in India.
- **Jaipur Military Station** has become the **second military station** in the country to have a **road made of plastic waste**. The **first military station** to have a road built up of plastic waste was the **Narangi Military station, Guwahati, Assam in 2019**.
- **Australian government** entered into an \$18 million memorandum of understanding (MoU) with **NewSpace India Limited (NSIL)**, the commercial arm of the Indian Space Research Organisation (ISRO) **under the space MAITRI mission**.
- **Larsen & Toubro (L&T)** has **secured** a major **order for** setting up a **grid-connected 185 megawatt (MW) solar PV plant** along with a 254 MWh Battery Energy Storage System (BESS) at Kajra in Lakhisarai district of Bihar.
- World Cup-winning former India cricket captain **Kapil Dev** has taken over as the **new President** of the **Professional Golf Tour of India (PGTI)**
- The **Bharat Centre of Olympic Research and Education (BCORE)** was **inaugurated** at **Rashtriya Raksha University, Gandhinagar, Gujarat**.
- The Union Ministry of Fisheries, Animal Husbandry and Dairying, National Dairy Development Board (NDDB), and the International Dairy Federation (IDF) are jointly **organised** the **first IDF Regional Dairy Conference Asia Pacific-2024 in Kochi**.
- **China's Chang'e 6 spacecraft** has successfully brought **samples from the far side of the moon back to Earth**, marking the **first-ever return of materials** from this scarcely seen lunar region.

Static Banking Awareness Terms Recently in News :

About KYC(Know Your Customer) :

- This is customer identification process, prior to the opening of accounts
- This involves ‘identity’ and “address”
- To prevent banks being used (intentionally / unintentionally) for money laundering
- RBI issued guidelines to banks under section 35A of the Banking Regulation Act 1949 and rule 7 of the money laundering rules 2005 to prevent banks from misuse.

It involves :

- (i) “Legal Name Verification”
- (ii) “Correct Permanent Address”

PERIODICAL VERIFICATION OF KYC :

Periodical verification of KYC is done by banks as per the following schedule

- Low risk customers → once in 10 years
- Medium risk customers → once in 8 years
- High risk customers → once in 2 years

If the person is not able to provide KYC Documents (OVD) to the bank, he can still open a bank account, which is known as a small account.

Officially Valid Documents required for KYC:

- Passport Driving Licence
- Voters' Identity Card
- PAN Card
- Aadhaar Card issued by UIDAI
- NREGA Card
- Letter from the National Population Register containing details of name and address

Ques : _____ Reports Rs 3.4 Lakh Crore Increase in Home Loan Outstanding Over 12 Months

_____ ने 12 महीनों में गृह ऋण बकाया में 3.4 लाख करोड़ रुपये की वृद्धि की रिपोर्ट दी है

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

Answer : Option B

Explanation :

- **Housing loan** outstanding expanded at a **faster pace** even as the growth in the personal loan segment decelerated on a year-on-year basis in May 2024.
- Housing loan outstanding grew by 16.9% (Rs 3.40 lakh crore) to Rs 23.49 lakh crore in May 2024, compared to 13.8% (Rs 20.09 lakh crore) in May 2023.
- Growth in personal loans slowed to 17.8% (y-o-y) in May 2024 from 19.1% in May 2023, mainly due to decelerated growth in other personal loans.
- On a year-on-year (y-o-y) basis, non-food bank credit registered a growth of **16.2% to Rs 162.30 lakh crore** in May 2024 as compared with 15.5% a year ago.
- **Credit to large industries** grew by 7.1% (Rs 26.53 lakh crore) in May 2024 from 4.6% (Rs 24.77 lakh crore) in May 2023.

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- Credit to medium industries grew by 15.5% (Rs 3.13 lakh crore) in May 2024, up from 11% in May 2023.
- Credit to micro and small industries grew by 15.5% (Rs 7.36 lakh crore) in May 2024 from 9.9% (Rs 6.37 lakh crore) in May 2023.
- Credit growth to agriculture and allied activities accelerated to 21.6% (y-o-y) to Rs 21.39 lakh crore in May 2024, from 16.0% in May 2023.
- Credit growth to the services sector was robust at 20.7% (y-o-y) in May 2024, supported by commercial real estate, transport operators, and professional services.
- Credit growth to non-banking financial companies (NBFCs) decelerated in May 2024 compared to May 2023.
- In November 2023, the RBI increased the risk weight on banks' exposure to consumer credit, credit card receivables, and NBFCs by 25% up to 150% to address risk build-up in these segments.

About RBI :

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

Ques : Who Imposes Rs 29.60 lakh Penalty on HSBC for Card Rule Violations ?

कार्ड नियम के उल्लंघन के लिए HSBC पर 29.60 लाख रुपये का जुर्माना कौन लगाता है?

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** imposed a monetary penalty of **Rs. 29.60 lakh** on The **Hongkong and Shanghai Banking Corporation Limited (HSBC)** for non-compliance with specific RBI directions.
- HSBC did not ensure proper calculation methods to prevent negative amortisation while computing the **Minimum Payment Due in certain credit card accounts**.
- The penalty was imposed under **Section 47A(1)(c)** read with Section 46(4)(i) of the Banking Regulation Act, 1949.

What is Minimum Payment Due?

- The Minimum Payment Due (MPD) is the least amount that must be paid on a credit card bill each month to avoid late fees and penalties.
- Typically, it is a percentage of the total outstanding balance on the credit card.

About HSBC :

- Founded: 3 March 1865
- Headquarters: London, United Kingdom

Ques : _____ Increases Basic Demat Account Limit to Rs 10 Lakh to Encourage Participation

_____ ने भागीदारी को प्रोत्साहित करने के लिए बेसिक डीमैट खाते की सीमा बढ़ाकर 10 लाख रुपये कर दी है

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

Answer : Option D

Explanation :

- Securities and Exchange Board of India (SEBI) increased the threshold for the Basic Services Demat Account (BSDA) to Rs 10 lakhs from the current Rs 2 lakhs to boost participation of small investors in the securities market.
- The new guidelines will come into force from September 1, 2024.
- **Objective :** To encourage small investors to trade in the stock market and ensure their financial inclusion.

What is meant by BSDA?

- A basic service demat account, or BSDA, is a more basic version of a regular demat account.
- The facility was introduced by markets regulator Sebi in 2012 to reduce the burden of demat charges on investors with small portfolios.

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Eligibility Criteria :

- The investor must have only one demat account as the sole or first holder.
- The investor must have only one BSDA across all depositories.
- The value of securities in the BSDA must not exceed Rs 10 lakh for debt and non-debt securities combined.
- Previously, an individual could hold up to Rs 2 lakh in debt securities and Rs 2 lakh in other securities to be eligible for a BSDA.
- No annual maintenance charge for portfolio values up to Rs 4 lakh.
- Rs 100 annual maintenance charge for portfolio values above Rs 4 lakh and up to Rs 10 lakh.
- If the portfolio value exceeds Rs 10 lakh, the BSDA will automatically be converted into a regular demat account.
- Electronic statements will be provided free of cost.
- Physical statements can be charged at Rs 25 per statement.
- As per the circular, Depository Participants (DPs) will open only BSDAs for eligible accounts unless the account holder opts for a regular demat account via email.
- DPs must review and convert existing eligible demat accounts to BSDA within two months unless the account holder opts to keep their regular demat account via email.

About SEBI :

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

Ques : _____ Sanctions \$1.5 Billion Loan for India's Green Hydrogen Initiative

_____ भारत की हरित हाइड्रोजन पहल के लिए \$1.5 बिलियन का ऋण स्वीकृत

- (a) International Monetary Fund
- (b) Asian Development Bank
- (c) New Development Bank
- (d) African Development Bank
- (e) World Bank

Answer : Option E

Explanation :

- The **World Bank** has approved a **\$1.5-billion loan** to help India accelerate its low-carbon energy development.
- The funds will be used to promote a market for green hydrogen, electrolyzers, and increased renewable energy penetration.
- This is the **second round of funding from the World Bank towards India's green energy initiatives**, following the **\$1.5 billion First Low-Carbon Energy Programmatic Development Policy Operation in June 2023**.
- The Second Low-Carbon Energy Programmatic Development Policy Operation will support reforms to boost green hydrogen production and electrolyzers.

The expected outcomes include:

- Production of at least 450,000 metric tons of green hydrogen annually from FY 25/26 onwards.
- Installation of 1,500 MW of electrolyzers per year.
- Significant increase in renewable energy capacity.
- Reduction of emissions by 50 million tons per year.

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This operation aligns with India's energy transition goals, including:

- Achieving 500 GW of installed renewable energy capacity by 2030.
- Reaching net zero emissions by 2070.
- Launch of the Rs.17,000-crore National Green Hydrogen Mission to promote electrolyser and green hydrogen manufacturing.

The financing for this operation includes:

- \$1.46 billion loan from the International Bank for Reconstruction and Development (IBRD).
- \$31.5 million credit from the International Development Association (IDA).

About World Bank :

- Established : July 7, 1944
- Headquarters : Washington, D.C., United States
- President : Ajay Banga
- The World Bank is an international financial institution that provides loans and grants to the governments of low- and middle-income countries for the purpose of pursuing capital projects.

Ques : Who Launches New UPI App 'Super.Money App' To Offer Financial Services ?

वित्तीय सेवाएं प्रदान करने के लिए नया UPI ऐप 'सुपर.मनी ऐप' किसने लॉन्च किया?

- (a) Amazon
- (b) Flipkart
- (c) Jio mart
- (d) Snapdeal
- (e) Myntra

Answer : Option B

Explanation :

- E-commerce platform, **Flipkart** has **launched** a **Unified Payments Interface (UPI) app 'Super.Money'** to offer payments, credit, deposits and other digital financial services.
- As part of the beta version, the **app** will be available for the **first 1 Lakh users and its logo features a QR code and 5% cashback** on various transactions including food and travel.
- The app is now available in **partnership with Axis Bank Limited**, and it offers credit through **Utkarsh Small Finance Bank Limited (USBL)**.

Recent Facilities Launched in Banking & Insurance Sector :

- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finquiry' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.

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- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.

- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AuthOrisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- Maldives intends to launch India's RuPay service, reflecting the strengthening of ties between the two nations.
- Online insurance marketplace Policybazaar has introduced its 'Claim Assurance Program' to accelerate the motor insurance claims process.
- YES BANK has announced the launch of YES Grandeur, an exclusive banking programme designed to address the unique financial and lifestyle needs of India's fast-growing Emerging Affluent segment.
- Axis Bank has introduced the 'ARISE ComeAsYouAre' talent acquisition programme to recruit individuals from the LGBTQIA+ community across India for careers in banking.
- Paytm, has launched the UPI Lite wallet to simplify payments, particularly for low-value transactions.

Ques : Which of the following has retained its position as India's most valuable brand with a value of \$28.6 billion in 2024, reflecting a 9 per cent increase from last year?

निम्न में से किसने 2024 में 28.6 बिलियन डॉलर के मूल्य के साथ भारत के सबसे मूल्यवान ब्रांड के रूप में अपना स्थान बरकरार रखा है ?

- (a) Tata Group / टाटा समूह
- (b) Reliance Group / रिलायंस समूह
- (c) Adani Group / अडानी समूह
- (d) Mahindra Group / महिंद्रा समूह
- (e) SBI / एसबीआई

Answer : Option A

Explanation :

- **India 100 2024:** The annual report on the most valuable and strongest Indian brands June 2024 **Published by Brand Finance.**
- **Tata Group** has **retained** its position as **India's most valuable brand** with a value of **\$28.6 billion**, reflecting a **9 per cent increase from last year.**
- Brand Finance's report highlighted **that Tata Group** marks the **first time** an **Indian brand** is **nearing the \$30 billion mark.**
- Meanwhile, HDFC was propelled to the third position driven by its monumental merger with HDFC Ltd. This merger has bolstered HDFC Group's brand value, reflecting a strong presence in the financial sector.
- Taj, valued at \$545 million, maintains its position as India's strongest brand with an impressive Brand Strength Index (BSI) score of 92.9 out of 100 and a prestigious AAA+ rating for brand strength.

Ranking of Top 5 Most Valuable Indian Brands – 2024:

- 1 Tata Group - 28.6 USD billion
- 2 Infosys - 14.2 USD billion
- 3 HDFC Group - 10.4 USD billion
- 4 Life Insurance Corporation of India (LIC) - 10.1 USD billion
- 5 Reliance Industries Limited (RIL) - 8.4USD billion

Most Valuable Indian Brands in 2024 (Various Sectors):

- Most Valuable Food and Drink Sector : Amul
- Most Valuable Building Materials Sector : Ultratech Cement
- Most Valuable Manufacturing and Engineering Sector : Larsen & Toubro (L&T)
- Most Valuable Hotel Sector : Taj Hotels
- Most Valuable Insurance Sector : LIC
- Most Valuable Oil & Gas Sector : Indian Oil Corporation Ltd (IOCL)
- Most Valuable Tyre Brands : MRF Tyres

India's Rankings in Different Indices:

- 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)
- ‘Best Airport Staff in India & South Asia 2024’ : GMR Hyderabad International Airport Ltd (GHIAL)
- Three Indian Banks namely, the State Bank of India (SBI), HDFC Bank and ICICI Bank are featured in the list of top 50 largest banks in AsiaPacific Region by Assets – 2024.
- World Cybercrime Index 2024 : India(10th rank), Russia (1st)
- QS World University Rankings by Subject 2024 : Jawaharlal Nehru University (JNU), New Delhi(20th globally), Harvard University of the United States (US) topped
- Global Unicorn Index 2024 : India's rank (3rd), USA (1st) • 2024 Global Hepatitis Report : India's rank (2nd),
- Forbes World’s Billionaires List: The Richest in 2024 : India's rank (9th), Bernard Arnault (1st)
- Real 500 list : Indian Oil Corporation (1st rank), China (1st)
- 2024 Hurun Global Rich List : Mukesh Ambani (10th), Elon Musk(1st)
- DHL Global Connectedness Report 2024 : India's rank (62), Singapore (1st)
- World Happiness Report 2024 : India (126), Finland (1st)
- 6th World Air Quality Report 2023 : India (3rd), Bangladesh (1st)
- Brand Finance Insurance 100 2024 : Life Insurance Corporation of India (1st)
- Business Environment Rankings (BER) 2024 : India (51), Singapore (1st)

Ques : Which city topped the Global Liveability Index 2024 ?

ग्लोबल लिवेबिलिटी इंडेक्स 2024 में कौन सा शहर शीर्ष पर है?

- (a) Vienna / वियना
- (b) Copenhagen / कोपेनहेगन
- (c) Zurich / ज्यूरिख
- (d) Melbourne / मेलबर्न
- (e) Calgary / कैलगरी

Answer : Option A

Explanation :

- **Global Liveability Index 2024** Published by **Economist Intelligence Unit (EIU)**.
- **Vienna**, the **capital of Austria**, has **topped** the index as **the most liveable city for the third consecutive year**.
- **Denmark's Copenhagen** maintained its **second position**, while Switzerland's Zurich moved up from 6th place (2023) to 3rd on the 2024 list.

List of Top 5 WORLD'S MOST LIVEABLE CITIES :

- 1 Vienna (Austria)
- 2 Copenhagen (Denmark)
- 3 Zurich (Switzerland)
- 4 Melbourne (Australia)
- 5 Calgary (Canada)

List of Top 5 WORLD'S LEAST LIVEABLE CITIES

- 173 Damascus (Syria)
- 172 Tripoli (Lebanon)
- 171 Algiers (Algeria)
- 170 Lagos (Nigeria)
- 169 Karachi (Pakistan)
- 168 Dhaka (Bangladesh)

Ques : Which ministry has initiated a nationwide campaign focused on Tobacco Free Educational Institutions (ToFEI)?

किस मंत्रालय ने तंबाकू मुक्त शैक्षणिक संस्थानों (ToFEI) पर केंद्रित एक राष्ट्रव्यापी अभियान शुरू किया है?

- (a) Ministry of Health and Family Welfare / स्वास्थ्य और परिवार कल्याण मंत्रालय
- (b) Ministry of Environment and Forests / पर्यावरण और वन मंत्रालय
- (c) Ministry of Housing and Urban Affairs / आवास और शहरी मामलों के मंत्रालय
- (d) Ministry of Education / शिक्षा मंत्रालय
- (e) Ministry of Jal Shakti (Water) / जल शक्ति मंत्रालय (जल)

Answer : Option D

Explanation :

- The **Ministry of Education (MoE)** under the **National Tobacco Control Programme (NTCP)** has **initiated** a nationwide **campaign** focused on **Tobacco Free Educational Institutions (ToFEI)**.
- Department of School Education & Literacy, Ministry of Education has developed a **“ToFEI Implementation Manual”** for schools and **launched it on World No Tobacco Day (WNTD)** which was observed on 31st May, 2024.
- The **objective** is to make educational institutions across the nation comply with the ToFEI guidelines and become **#Tobacco Free Area**.
- The initiative outlines several key measures to be implemented in schools nationwide, including the display of “Tobacco Free Area” signage within school premises, prohibiting evidence of tobacco use on campus, organizing regular tobacco control activities, and nominating “Tobacco Monitors” among staff.

Ques : Who has been appointed as the new Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited?

एसबीआई जनरल इंश्योरेंस कंपनी लिमिटेड के नए प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी (एमडी और सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Rajnish Kumar / रजनीश कुमार
- (b) Joshit Ranjan Sikidar / जोशित रंजन सिकिदार
- (c) Rajeev Agarwal / राजीव अग्रवाल
- (d) Tablesh Pandey / तबलेश पांडे
- (e) Naveen Chandra Jha / नवीन चंद्र झा

Answer : Option E

Explanation :

- **Naveen Chandra Jha** has been **appointed** as the new **Managing Director and Chief Executive Officer (MD & CEO)** of **SBI General Insurance Company Limited**.
- He **succeeds** Kishore Kumar Poludasu.
- Jha has been associated with the State Bank of India since 1994 and has held several key positions during his tenure.
- Prior to his current role at SBI General Insurance, Jha served as Deputy Managing Director of SBI.

Recent Appointment in Banking & Insurance Sector :

- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company
- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance

- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank
- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital

Ques : Indian Air Force and Egyptian Air Force conducted which edition of Exercise-HOPEX ?

भारतीय वायु सेना और मिस्र वायु सेना ने अभ्यास-HOPEX का कौन सा संस्करण आयोजित किया?

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

Answer : Option D

Explanation :

- **Indian Air Force and Egyptian Air Force** conducted **4th edition** of **Exercise-HOPEX** this year .
 - This **joint military exercise aimed** to enhance bilateral defense cooperation and promote interoperability between the two air forces.
 - During the weeklong exercise, **IAF's Rafale fighter jets, C-17 Globemaster transport aircraft, and IL-78 tankers** participated.
 - The activities included simulated combat scenarios, air-to-air refueling, and tactical maneuvers.
 - The exercise symbolized the strong historical ties between **India and Egypt** and reinforced their commitment to regional security and cooperation.
-

Recent Exercise :

- The Indian Air Force's first multinational air exercise, Tarang Shakti2024, will be held in August.
- The 8th edition of the Japan-India Maritime Exercise (JIMEX-24) has started at Yokosuka, Japan. The JIMEX-24 exercise is being hosted by the Japan Maritime Self Defence Force (JMSDF). The Japanese Navy is called the Japan Maritime Self-Defence Force.
- The second edition of India, Australia, Indonesia Trilateral Maritime Security Workshop (TMSW) was conducted at INS Dronacharya, Kochi, India.
- 7th edition of the India-France Joint Military Exercise "Shakti" is scheduled to commence from May 13, to 26, 2024 at the Joint Training Node, Umroi in Meghalaya.
- Indian Navy conducted Exercise Poorvi Lehar on East Coast
- Exercise DUSTLIK 5th edition : between India-Uzbekistan (Army) at Termez District, Uzbekistan
- Gagan Shakti : Indian Air Force Pokhran Field Firing Range, Jaisalmer district, Rajasthan
- Coastal Security Exercise 'Sagar Kavach' – Lakshadweep Islands
- 2nd edition of India-Mozambique-Tanzania Trilateral Exercise (IMT TRILAT 24) – Nacala, Mozambique.
- Exercise "TIGER TRIUMPH 2024" between India and USA – Eastern Seaboard
- 10th edition of Military Exercise LAMITIYE-2024 between India and Seychelles – Seychelles
- 5th edition of Military Exercise 'Dharama Guardian' between India and Japan – Mahajan Field Firing Ranges, Rajasthan
- 12th edition of MILAN Naval Exercise – Visakhapatnam

Ques : Who will represent India at the annual summit of the Shanghai Cooperation Organisation (SCO) in Astana in July 2024?
जुलाई 2024 में अस्ताना में शंघाई सहयोग संगठन (एससीओ) के वार्षिक शिखर सम्मेलन में भारत का प्रतिनिधित्व कौन करेगा?

- (a) Narendra Modi / नरेंद्र मोदी
- (b) Rajnath Singh / राजनाथ सिंह
- (c) Amit Shah / अमित शाह
- (d) Ajit Doval / अजीत डोभाल
- (e) S Jaishankar / एस जयशंकर

Answer : Option E

Explanation :

- **External Affairs Minister S Jaishankar** will represent India at the annual summit of the **Shanghai Cooperation Organisation (SCO)** in **Astana**.
- The **SCO** summit **to be held on July 3 and 4** is expected to focus on the regional security situation and ways to boost connectivity and trade.
- The SCO, comprising **India, China, Russia, Pakistan, Kazakhstan, Kyrgyzstan, Tajikistan and Uzbekistan** is an influential economic and security bloc that has emerged as one of the largest transregional international organisations.
- India's association with the SCO began in 2005 as an observer country. It became a full member state of the SCO at the Astana summit in 2017.
- The SCO was founded at a summit in Shanghai in 2001 by the presidents of Russia, China, the Kyrgyz Republic, Kazakhstan, Tajikistan and Uzbekistan. Pakistan became its permanent member along with India in 2017.

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Ques : Where is the headquarters of FATF ?

FATF का मुख्यालय कहाँ है?

- (a) Nyon, Switzerland / न्योन, स्विट्जरलैंड
- (b) Berlin, Germany / बर्लिन, जर्मनी
- (c) Paris, France / पेरिस, फ्रांस
- (d) Sofia, Bulgaria / सोफिया, बुल्गारिया
- (e) Vienna, Austria / वियना, ऑस्ट्रिया

Answer : Option C

Explanation :

About Financial Action Task Force (FATF) :

- Founded – 1989
- Headquarters – Paris, France
- Membership – 39
- President – T Raja Kumar (Singapore)

Recently in News :

- Turkey has been removed from the Financial Action Task Force (FATF) ‘grey list’ after recent evaluations of the country’s progress on money laundering and terrorist financing.
- Turkey was placed on the FATF grey list in 2021 due to concerns about money laundering and terrorist financing in the country.
- Turkey has made “significant progress” in improving its regime of anti-money laundering and combating the financing of terrorism.
- The move comes at a crucial time as Turkey battles soaring inflation and a cost-of-living crisis. Improved international standing could facilitate better economic conditions and investor relations.

Ques : Who has been awarded the 12th Vishwa Hindi Samman at a Hindi Samvad event organized by the Embassy of India in Nepal?
नेपाल में भारतीय दूतावास द्वारा आयोजित हिंदी संवाद कार्यक्रम में 12वें विश्व हिंदी सम्मान से किसे सम्मानित किया गया है?

- (a) Deepak Shenoy / दीपक शेनॉय
- (b) Neeli Bendapudi / नीली बेंदापुडी
- (c) Usha Thakur / उषा ठाकुर
- (d) Shanti Lakra / शांति लकड़ा
- (e) Deepika Misra / दीपिका मिश्रा

Answer : Option C

Explanation :

- **Dr. Usha Thakur** was awarded the **12th Vishwa Hindi Samman (World Hindi Conference)** at a Hindi Samvad event organized by the Embassy of India in Nepal.
- This prestigious award recognizes her outstanding contributions to Hindi literature and her efforts in **strengthening the bonds between Hindi and Nepali languages.**
- This event took place at **Tribhuvan University in Kathmandu**, creating a fitting academic backdrop for this literary honour.
- 12th World Hindi Conference was held in Fiji in 2023. As Dr Thakur could not attend the event in Fiji, she was given the award in an event organised in Tribhuvan University in Kathmandu.

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About Nepal:

- Capital: Kathmandu
 - Prime Minister: Pushpa Kamal Dahal
 - President: Ram Chandra Paudel
 - Currency: Nepalese Rupee
-

Recent Awards & Winners :

- 2024 Commonwealth Short Story Prize : Sanjana Thakur for her story “Aishwarya Rai”
- Pen Pinter Prize 2024 : Arundhati Roy
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- ‘Nelson Mandela Lifetime Achievement Award’ : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- “Risk Manager of the Year Award 2024” : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN’s WSIS 2024 “Champion” Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- ‘The Economic Times HR World Future Ready Organization Award 2024-25’ : NHPC, India’s premier hydropower company

- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)'s 2024 Global Media Award : India Today Group's AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber
- CIDC Vishwakarma Award for Social Development and Impact : Puravankara Limited

Ques : In a first for the Indian Railways, the Central Railway (CR) has installed a floating solar power plant of 10MWp capacity in the Igatpuri Lake. Igatpuri Lake is located in which state?

भारतीय रेलवे में पहली बार सेंट्रल रेलवे (CR) ने इगतपुरी झील में 10MWp क्षमता का फ्लोटिंग सोलर पावर प्लांट लगाया है। इगतपुरी झील किस राज्य में स्थित है?

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

Answer : Option A

Explanation :

- In a **first for the Indian Railways**, the Central Railway (CR) has installed a **floating solar power plant** of **10MWp** capacity in the **Igatpuri Lake in Nashik, Maharashtra**.
- Stepping towards its ultimate goal of **zero carbon emission by 2030**, the CR has **already commissioned 12.05 MWp** (MegaWatt peak) solar plants on railway stations' rooftops and buildings, adding **4 MWp last year**.
- This has **resulted in a saving of Rs. 4.62 crore in 2023-2024**, plus **saving carbon footprints of around 6.95 tons**. We plan to install additional 7 MWp solar power plants in the current year.
- Besides 61 MW solar energy, the CR is already tapping 56.4 MW wind energy, and it has signed PPA's to utilize 325 MW solar and wind energy on a 24-hour basis.
- The CR's current monthly power consumption is 236.92 million units for traction work and 9.7 million units for other non-traction works. After the commissioning of the above sources of renewables, the CR expects that 70 per cent of its traction energy will be green.

Ques : International Day of Parliamentarism is observed annually on which day?

अंतर्राष्ट्रीय संसदीय दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 29 June
- (b) 28 June
- (c) 30 June
- (d) 1 July
- (e) 2 July

Answer : Option C

Explanation :

- The **International Day of Parliamentarism** is observed annually on June 30th.
 - This day celebrates the **role of parliaments in democratic governance** and highlights their importance in building peace and understanding between nations.
 - **Theme 2024** – Parliamentary diplomacy: Building bridges for peace and understanding.
 - This special day, established by a United Nations General Assembly Resolution in 2018, serves as an opportunity to reflect on the progress made by parliaments worldwide in achieving predetermined goals.
-

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Ques : International Asteroid Day is observed every year on which day?

अंतर्राष्ट्रीय क्षुद्रग्रह दिवस हर साल किस दिन मनाया जाता है?

- (a) 28 June
- (b) 29 June
- (c) 30 June
- (d) 1 July
- (e) 3 July

Answer : Option C

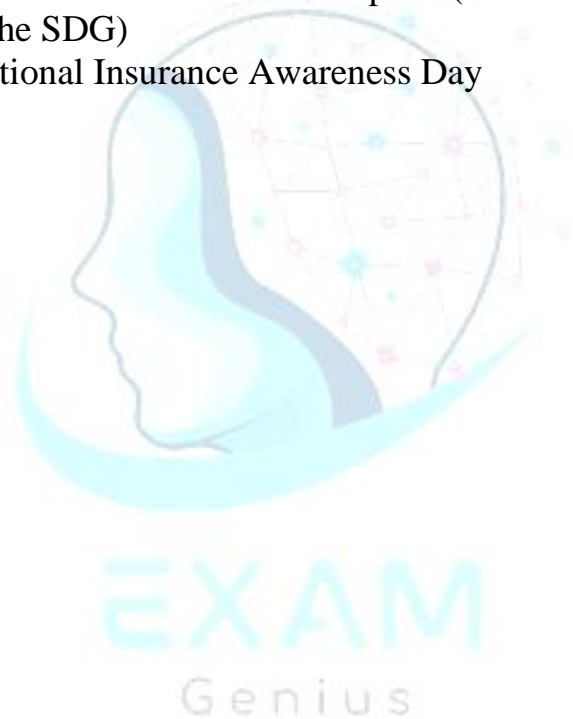
Explanation :

- **International Asteroid Day** is observed every year on **30 June**.
- **Objective** – To raise awareness about asteroids and the potential hazards they pose to our planet.
- This day serves as a reminder of the **importance of scientific research and international collaboration** in detecting and mitigating asteroid impacts.
- In 1908, the asteroid event also known as the Tunguska Event occurred in a Siberian desert area; the area is now referred to as Krasnoyarsk Krai.
- The asteroid did not leave any impact crater – it is believed to have disintegrated after entering the earth's surface.
- Stephen Hawking, along with a few other people, including an Apollo 9 astronaut and Brian May, the guitarist for Queen and also an astrophysicist, founded International Asteroid Day.
- In 2014, the day was officially launched. In 2016, the United Nations announced the day to be celebrated every year.

Important days :

- 1 June : World Milk Day
- 3 June : World Clubfoot Day
- 3 June : World Bicycle Day
- 4 June : International Day of Innocent Children Victims of Aggression
- 5 June : World Environment Day (Theme 2024 – Land Restoration, Desertification, and Drought Resilience)
- 6 June : UN Russian Language Day
- 7 June : World Food Safety Day
- 8 June : World Oceans Day (Theme 2024 – Awaken New Depths)
- 8 June : World Brain Tumour Day (Theme 2024 – Brain Health and Prevention)
- 9 June : : World Accreditation Day (Theme 2024 – Accreditation: Empowering Tomorrow and Shaping the Future.)
- 11 June : International Day of Play
- 12 June : World Day Against Child Labour Day (Theme 2024 – Let's Act on Our Commitments: End Child Labour)
- 12 June : International Albinism Awareness Day (Theme 2024 – 10 years of IAAD: A decade of collective progress)
- 14 June : World Blood Donor Day (Theme 2024 – 20 years of celebrating giving: thank you blood donors)
- 15 June : Global Wind Day
- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)

- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day



Static Banking Awareness Terms Recently in News :

About NABARD :

- NABARD is an apex development bank, established in 1982 by a Special Act of the Parliament
- It has power to deal with all matters concerning policy, planning as well as operations in giving credit for agriculture and other economic activities in the rural areas.
- Committee to Review the Arrangements For Institutional Credit for Agriculture and Rural Development” under the Chairmanship of B. Sivaraman.
- Based on the recommendations, NABARD (National Bank for Agriculture and Rural Development) started functioning from 12th July, 1982.
- A refinancing agency for those institutions that provide investment and production credit for promoting the several developmental programs for rural development.
- Improving the absorptive capacity of the credit delivery system in India, including monitoring, formulation of rehabilitation schemes, restructuring of credit institutions, and training of personnel.
- Co-ordinates the rural credit financing activities of all sorts of institutions engaged in developmental work at the field level.

IMPORTANT ONE – LINER Current Affairs

- The **Pench Tiger Reserve** recently **launched** an advanced **Artificial Intelligence (AI) system** for the **early detection of forest fires**. It is located on the **southern part of Madhya Pradesh**, to be specific, in the districts of Seoni and Chhindwara, which **also shares a boundary with Maharashtra**.
- Indian multi-role stealth frigate INS Shivalik, mission deployed in South China Sea and North Pacific Ocean, has reached Pearl Harbour in Hawaii to take part in the **Rim of the Pacific (RIMPAC) exercise**.
- In a first, **Indian Space Research Organisation (ISRO)** will **launch** its latest large satellite, **GSAT 20**, on **SpaceX's Falcon 9 rocket**.
- The **Union Minister for Agriculture and Farmers' Welfare and Rural Development** **launched** web portal for faster bank settlements of interest subvention claims under Agriculture Infrastructure Fund along with **Krishi Katha platform**
- **UltraTech Cement**, led by Kumar Mangalam Birla, has **announced** the acquisition of a 23% stake in Chennai-based India Cements Ltd (ICL) for Rs 1,889 crore.
- **Bharat Heavy Electricals Ltd (BHEL)**, a state-owned engineering firm, has secured a significant **contract worth Rs 13,300 crore** from **Damodar Valley Corporation (DVC)** to establish a 1600 MW thermal power plant in Koderma, Jharkhand.
- The **Defence Research and Development Organisation (DRDO)** has successfully **completed six consecutive developmental trials of High Speed Expendable Aerial Target (HEAT) 'ABHYAS'** with improved booster configuration from the Integrated Test Range (ITR), Chandipur, Odisha.
- **Vikram Misri** appointed as the 35th Foreign Secretary of India
- Former Prime Minister of Portugal **Antonio Costa** has been elected as the **new President** of the **European Council of the European Union**.
- The **Government of India** has made a whopping **contribution** of **USD 1,169,746** for **'Hindi @ UN' project** to expand the use of Hindi in the United Nations.
- **Central Electronics Limited (CEL)** was recently granted **"Mini Ratna"** status (Category-1) at its Golden Jubilee celebration.

Ques : Government Kept Interest Rate on Small Savings Schemes _____ for Q2FY25 .

सरकार ने छोटी बचत योजनाओं पर ब्याज दर _____ रखी Q2FY25

- (a) 5%
- (b) 10%
- (c) 15%
- (d) 20%
- (e) Unchanged

Answer : Option E

Explanation :

- **The Department of Economic Affairs (DEA-Budget Division), Ministry of Finance (MoF), Government of India(GoI)** has kept the interest rate on small savings schemes unchanged for its 2nd Quarter of 2024-25.
- It is from **1st June 2024 to 30th September, 2024** from those notified for Q1FY25.

Interest Rates on Small Savings Schemes for Q2FY25:

- Savings Deposit - 4.0%
- 1-Year Post Office Time Deposits(POTD) - 6.9%
- 2-Year Post Office Time Deposits(POTD) - 7.0%
- 3-Year Post Office Time Deposits(POTD) - 7.1%
- 5-Year Post Office Time Deposits(POTD) - 7.5%
- 5-Year Post Office Recurring Deposits(PORD) - 6.7%
- Kisan Vikas Patra (KVP) - 7.5% (will mature in 115 months)
- Public Provident Fund (PPF) - 7.1%
- Sukanya Samriddhi Yojana (SSY) - 8.2%
- National Savings Certificate (NSC) - 7.7%
- Senior Citizens' Savings Scheme(SCSS) - 8.2%
- Monthly Income Scheme(MIS) - 7.4%

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Ques : _____ Data Shows Private Corporate Sector Sales Growth Slows to 4.7% in FY24

_____ के डेटा से पता चलता है कि वित्त वर्ष 24 में निजी कॉर्पोरेट क्षेत्र की बिक्री वृद्धि धीमी होकर 4.7% हो गई है

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

Answer : Option B

Explanation :

- The **Reserve Bank of India's (RBI)** data showed the annual **sales growth rate** of listed **private non-financial companies** slowed to **4.7% in FY 2023-24 from 19.8% in FY2023.**

Sector-wise Sales Growth:

Manufacturing: 3.5% (down from 18%).
Information Technology (IT) Services: 5.5% (down from 19.4%).
Non-IT Services: 7.9% (down from 33.5%)

Operating Profit Growth:

Manufacturing: 12.4% (up from -1.2% in FY23).
Non-IT Services: 27.9% (up from 15.1% in FY23).
IT Services: 5.6% (down from 8.8% in FY23).

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

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Ques : Which bank has partnered with Piramal Capital and Housing Finance Limited under the co-lending business to assess the credit profile of borrowers?

किस बैंक ने उधारकर्ताओं की क्रेडिट प्रोफ़ाइल का आकलन करने के लिए सह-

उधार व्यवसाय के तहत पिरामल कैपिटल एंड हाउसिंग फाइनेंस लिमिटेड के साथ साझेदारी की है?

- (a) Federal Bank
- (b) Axis Bank
- (c) Yes Bank
- (d) HDFC Bank
- (e) IndusInd Bank

Answer : Option B

Explanation :

- **Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited** under the co-lending business.
- Through this partnership, both the lenders will offer loans to the middle and low-income segment borrowers with focus on rural and semi-urban regions.
- The partnership will leverage the financial expertise of Axis Bank, and loan processing technology of Piramal Finance, to assess the credit profile of borrowers and provide them loans at competitive interest rates through a network of 490 branches of Piramal Finance.
- This partnership will cater to potential customers who are either new to credit or untapped by larger institutions and build a multi-product loan book.

About Axis Bank :

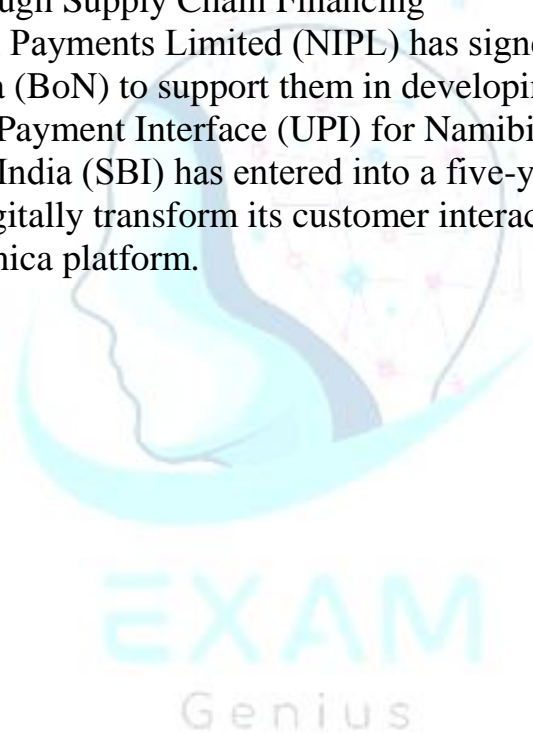
- **Founded** – 1993
 - **Headquarters** – Mumbai, Maharashtra
 - **Chairman** – Rakesh Makhija
 - **MD & CEO** – Amitabh Chaudhary
 - **Tagline** – Badhti Ka naam Zindagi
-

Recently signed banking agreements :

- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.
- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.

- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.

- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM) at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.
- The State Bank of India (SBI) has entered into a five-year agreement with HCL Software to digitally transform its customer interaction framework by utilising the HCL Unica platform.



Ques : Truecaller has partnered with which general insurance company to unveils Fraud Insurance?

ट्रूकॉलर ने फ्रॉड इंश्योरेंस अनावरण

करने के लिए किस सामान्य बीमा कंपनी के साथ साझेदारी की है?

- (a) Bajaj Allianz General Insurance
- (b) Bharti AXA General Insurance
- (c) HDFC ERGO General Insurance
- (d) Royal Sundaram General Insurance
- (e) Universal Sompo General Insurance

Answer : Option C

Explanation :

- **Truecaller**, the world's leading global communications platform, has **partnered** with **HDFC ERGO**, India's leading general insurance company **to unveils Fraud Insurance**.
- This **initiative aims** to provide enhanced **protection to consumers against digital communication fraud** in India.
- The **Fraud Insurance product** will provide **coverage up to Rs 10,000** to Android and iOS users across India.
- The product is available to yearly premium subscribers of Truecaller and all existing customers can avail this protection for free under their existing plan.
- To ensure a smooth and hassle-free experience for all users, the fraud coverage is seamlessly integrated into the Truecaller app, and is activated once the user opts in for the insurance option.

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Ques : The gross Goods and Services Tax (GST) collection for June 2024 stood at _____.

जून 2024 के लिए सकल वस्तु एवं सेवा कर (जीएसटी) संग्रह _____ रहा।

- (a) Rs.1.54 lakh crore
- (b) Rs.1.64 lakh crore
- (c) Rs.1.74 lakh crore
- (d) Rs.1.84 lakh crore
- (e) Rs.1.34 lakh crore

Answer : Option C

Explanation :

- The **gross goods and services tax (GST) collection** for June 2024 stood at **Rs 1.74 trillion**, marking 7.7 per cent year-on-year (Y-o-Y) growth.
- This Y-o-Y growth is notably less than the 12.4 per cent and 10 per cent increases recorded in April and May, respectively. Month-on-month figures, too, were flat.
- In May this year, the gross GST collection amounted to Rs 1.73 trillion, while April witnessed a record-high GST collection of Rs 2.1 trillion. The June revenue brought the financial year-to-date total to Rs 5.57 trillion.

GST Collection of Previous Months :

- January 2024 – 1,72,129 crore
- February 2024 – 1,68,337 crore
- March 2024 – 1,78,484 crore
- April 2024 – 2,10,267 crore
- May 2024 – 1.73 lakh crore

Ques : Who has been appointed as the new Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance?

इंडियाफर्स्ट लाइफ इंश्योरेंस के नए प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Rushabh Gandhi / ऋषभ गांधी
- (b) Jetha Ahir / जेठा अहीर
- (c) Vinod Ganatra / विनोद गणात्रा
- (d) Inder Pal Singh Bindra / इंद्रपाल सिंह बिंद्रा
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **IndiaFirst Life Insurance Company Limited** has named **Rushabh Gandhi** as its new **Managing Director (MD) and Chief Executive Officer (CEO)** effective 1 July.
 - Gandhi, **previously the Deputy CEO, succeeds Vishakha R.M.** who superannuated on June 30, 2024, after nine years of service.
 - Gandhi, with nearly three decades of experience in the BFSI industry, expressed his honor to lead the organization and committed to achieving the vision of making IndiaFirst Life the most preferred insurer for every Indian.
-

Recent Appointment in Banking & Insurance Sector :

- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company

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- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank
- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital

Ques : Which company has received the “Sustainable Governance Champion Award” at the Outlook Planet Sustainability Summit & Awards 2024?

आउटलुक प्लैनेट सस्टेनेबिलिटी समिट एंड अवार्ड्स 2024 में किस कंपनी को “सस्टेनेबल गवर्नेंस चैंपियन अवार्ड” मिला है?

- (a) Mazagon Dock Shipbuilders
- (b) Hindustan Shipyard
- (c) ABG Shipyard
- (d) Garden Reach Shipbuilders & Engineers and
- (e) Cochin Shipyard Limited

Answer : Option D

Explanation :

- **Garden Reach Shipbuilders & Engineers (GRSE) Ltd.** has received the “**Sustainable Governance Champion Award**” at the Outlook Planet Sustainability Summit & Awards 2024.
- GRSE demonstrated a strong commitment to sustainable practices and governance excellence.
- The award acknowledges GRSE’s integration of sustainability into core operations.
- GRSE is recognized for driving innovation in sustainable shipbuilding practices. The company promotes environmental stewardship within the maritime and defense sectors.

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About Garden Reach Shipbuilders & Engineers (GRSE) Ltd. :

- Garden Reach Shipbuilders & Engineers Ltd, abbreviated as GRSE, is one of India's leading shipyards, located in Kolkata.
- It builds and repairs commercial and naval vessels. GRSE also exports the ships that the company builds.
- Founded in 1884 as a small privately-owned company on the eastern bank of the Hooghly River, it was renamed as Garden Reach Workshop in 1916.
- GRSE was nationalised by the Government of India in 1960. The company was awarded the Miniratna public sector undertaking status
- GRSE is the first Indian shipyard to build 100 warships.

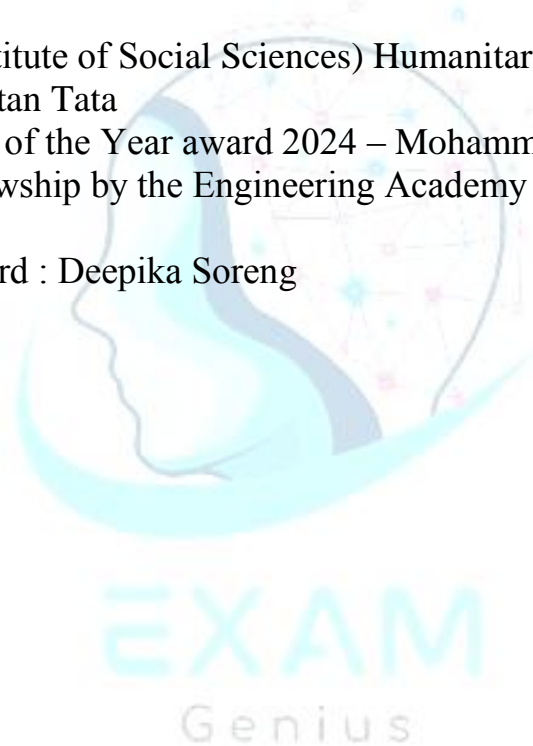
Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash

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- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- 'The Economic Times HR World Future Ready Organization Award 2024-25' : NHPC, India's premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla

- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)'s 2024 Global Media Award : India Today Group's AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber
- CIDC Vishwakarma Award for Social Development and Impact : Puravankara Limited
- KISS (Kalinga Institute of Social Sciences) Humanitarian Award 2021 : Tata Group Chairman Ratan Tata
- World Press Photo of the Year award 2024 – Mohammed Salem
- International Fellowship by the Engineering Academy of Japan – Kaushik Rajashekara
- Asunta Lakra Award : Deepika Soreng



Ques : Who has announced retirement from T20 international cricket after winning the World Cup final ?

विश्व कप फाइनल जीतने के बाद किसने टी20 अंतरराष्ट्रीय क्रिकेट से संन्यास की घोषणा की है?

- (a) Rohit Sharma / रोहित शर्मा
- (b) Virat Kohli / विराट कोहली
- (c) Ravindra Jadeja / रवींद्र जड़ेजा
- (d) All A, B and C / सभी ए, बी और सी
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- India captain **Rohit Sharma and Virat Kohli** has **announced retirement** from **T20 international cricket** after winning the World Cup final against South Africa.
- India all-rounder **Ravindra Jadeja** has also **announced his retirement** from **T20 internationals**.
- Rohit Sharma's T20 international career began in 2007, and over the next 17 years, he transformed into one of the most feared batsmen in the shortest format of the game.
- Virat Kohli's T20 international career began on June 12, 2010, when he made his debut against Zimbabwe.
- Jadeja made his debut in T20Is against Sri Lanka back in 2009, he played 74 matches, scoring 515 runs and taking 54 wickets.

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Recently Retired Players :

- 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 : With which company has Adani Defence & Aerospace signed an agreement to manufacture 70mm rockets in India?

अडानी डिफेंस एंड एयरोस्पेस ने भारत में 70 मिमी रॉकेट बनाने के लिए किस कंपनी के साथ समझौता किया है?

- (a) Dassault Aviation
- (b) Naval Group
- (c) BAE Systems
- (d) Thales Group
- (e) Leonardo

Answer : Option D

Explanation :

- **Adani Defence & Aerospace** – the defence arm of the Adani Group – has signed an **agreement** with the **Thales Group** to manufacture 70mm rockets in India.
- This partnership is not only significant for their commitment to India, “but it also allows us to strengthen our partner network worldwide”.
- This partnership is a key milestone in our continued support of ‘Make in India’ and ‘Aatmanirbhar Bharat’ vision for India’s growing defence industry.

About Thales Group :

- Thales Group is a French multinational company that designs, develops and manufactures electrical systems as well as devices and equipment for the aerospace, defence, transportation and security sectors.
- The company is headquartered in Paris.

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Defence Related News :

- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.

- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).

Ques : Which country's navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug?

किस देश की नौसेना ने भारतीय गार्डन रीच शिपबिल्डर्स एंड इंजीनियर्स (जीआरएसई) के साथ 800 टन वजनी समुद्री जहाज के लिए समझौते पर हस्ताक्षर किए हैं?

- (a) Tanzania
- (b) Bangladesh
- (c) Oman
- (d) Singapore
- (e) UAE

Answer : Option B

Explanation :

- **The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.**
- The deal was inked in Dhaka in the presence of representatives of GRSE and the Bangladesh Navy's directorate general of defence purchases.
- It coincided with a four-day visit to Bangladesh by Indian Navy Chief Admiral Dinesh K Tripathi, aimed at strengthening bilateral defence relations.
- As per GRSE, the ship worth approximately USD 21 million will be delivered to Bangladesh within 24 months. As per officials, the platform would help tow ships at sea, and will also be capable of rescue operations.

Recent MoU and agreement :

- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a 'Mission Nishchay' in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.
- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.
- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.
- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the purchase of Airbus helicopters in India.

- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.
- India and Iran Inks 10-year Deal to Operate Iran's Chabahar Port. Under the agreement, India Ports Global Limited (IPGL) committed to investing \$370 million to enhance the port's infrastructure
- India and Moldova signed an agreement allowing holders of diplomatic and official passports from either country to travel to the other without requiring a visa.
- A joint initiative between India and Oman to boost research and conservation of sharks and rays in the Arabian Sea will be launched
- Girish Chandra Murmu, the Comptroller and Auditor General of India (CAG), has signed a MoU with Toyam Raya, Auditor General of Nepal to strengthen collaboration and facilitate the exchange of expertise in auditing practices between the Supreme Audit Institutions (SAIs) of both countries.
- The Indian Coast Guard and Jindal Steel & Power Ltd signed an MoU for the supply of indigenous marine-grade steel.
- The Uttarakhand Tourism Development Board has teamed up with Starscapes, an astro-tourism company, to introduce Nakshatra Sabha, a pioneering initiative aimed at offering a comprehensive astro-tourism experience.
- India and Nigeria have agreed to an early conclusion of the Local Currency Settlement System Agreement to strengthen bilateral economic ties.
- The Indian Army and the Punit Balan Group joined hands to inaugurate the nation's first Constitution Park in Pune.
- The government of India has signed an agreement with the government of Bangladesh to renew the Memorandum of Understanding (MoU) to train 1500 Bangladeshi officers from 2025 to 2030.
- The Ministry of Mines has signed a Memorandum of Understanding (MoU) with Shakti Sustainable Energy Foundation, to enhance the knowledge base of the critical minerals processing industry in India.
- Gandhinagar-based National Defence University (RRU) and France's Starburst Aerospace signed a Memorandum of Understanding (MoU) to promote innovation in the aerospace defence sector.

Ques : Which state government has launched Mukhya Mantri Kisan Samman Nidhi scheme in June 2024?

किस राज्य सरकार ने जून 2024 में मुख्यमंत्री किसान सम्मान निधि योजना शुरू की है?

- (a) Uttar Pradesh
- (b) Gujarat
- (c) Rajasthan
- (d) Punjab
- (e) Haryana

Answer : Option C

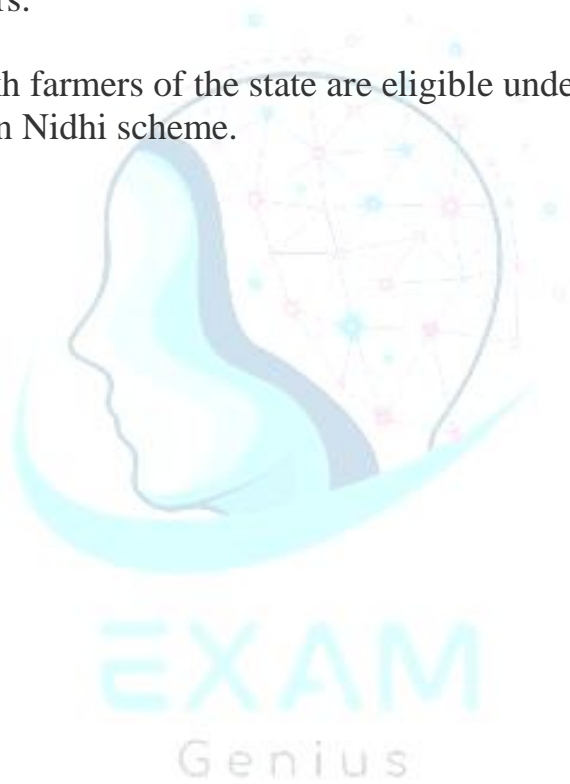
Explanation :

- **Chief Minister of Rajasthan Bhajan Lal Sharma** has launched the state government's **Mukhya Mantri Kisan Samman Nidhi** at the **Krishi Upaj Mandi in Tonk**.
- The chief minister released **Rs 650 crore** as the **first installment** to around 65 lakh farmers of the state.
- The eligible farmers of the state will receive the benefits under the state scheme along with the Rs 6000 per year paid by the central government under the PM-KISAN scheme.
- The Cooperative Department, government of Rajasthan has been designated as the nodal department for the effective implementation of the Mukhya Mantri Kisan Samman Nidhi scheme.

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About Mukhya Mantri Kisan Samman Nidhi :

- It is an income support scheme launched by the state government to boost the income of the eligible farmers of the state.
- Under the Mukhya Mantri Kisan Samman Nidhi the eligible farmers will receive Rs 2000 per year.
- They will receive money in three installments – Rs 1000, Rs 500 and Rs 500.
- The amount will be directly transferred into the bank account of the eligible farmers.
- Around 65 lakh farmers of the state are eligible under the Mukhya Mantri Kisan Samman Nidhi scheme.



Ques : Prime Minister Narendra Modi has recently released three books based on the life and journey of which person through video conferencing on his 75th birthday?

प्रधानमंत्री नरेंद्र मोदी ने हाल ही में किस व्यक्ति के 75वें जन्मदिन पर वीडियो कॉन्फ्रेंसिंग के जरिए उनके जीवन और यात्रा पर आधारित तीन पुस्तकों का विमोचन किया है ?

- (a) Ramnath Kovind
- (b) Lalkrishna Advani
- (c) Mira Kumari
- (d) Nitish Kumar
- (e) M. Venkaiah Naidu

Answer : Option E

Explanation :

- **Prime Minister Narendra Modi** has released three books on the life and journey of former Vice President **M. Venkaiah Naidu** on his **75th birthday** via video conferencing.
- The prime minister expressed his happiness in releasing the biography “**Venkaiah Naidu – Life in Service**” authored by **S Nagesh Kumar**, former Resident Editor of The Hindu, Hyderabad edition.
- The two other books released by PM Modi include “**Celebrating Bharat – The Mission and Message of M Venkaiah Naidu as 13th Vice-President of India**”, a Photo chronicle compiled by I.V. Subba Rao, former secretary to the Vice-President of India, and a pictorial biography in Telugu titled “**Mahaneta – Life and Journey of M. Venkaiah Naidu**” authored by Sanjay Kishore.
- These books will become a source of inspiration for the people while also illuminating the correct path to serving the nation.

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Recent Books :

- ‘Gateways to the Sea: Historic Ports and Docks of Mumbai Region’ : Released by Governor of Maharashtra Ramesh Bais
- “The Adventures of Ed-a-Mamma: Ed Finds A Home.” : Alia Bhatt
- India’s Trade Policy; The 1990’s and beyond – Arvind Panagariya
- An Anchored Vision – Karumuttu T Kanan
- India and The Indian Ocean World Trade and Politics – Ashin Das Gupta
- A Fly on the RBI Wall – Alpana Killawala
- The Scam That Shook a Nation: The Nagarwala Scandal – Prakash Patra and Rasheed Kidwai
- “The Winner’s Mindset” : Shane Watson
- Before I forget – M K Raina
- Heavenly Islands of Goa’ : P.S. Sreedharan Pillai
- A Game of Fire – Navdeep Suri & Nanak Singh
- Just a Mercenary?, Notes from My Life and Career – Former RBI head Duvvuri Subbarao
- India — the Road to Renaissance: A Vision and an Agenda : Bhimeswara Challa.
- Code Dependent: Living in the Shadow of AI : Indian-British journalist Madhumita Murgia
- The Idea of Democracy : Sam Pitroda
- Booker Prize-winning author Salman Rushdie’s memoir "Knife" : Salman Rushdie
- Maker of Goa: The Untold Story of Pratap Singh Rane : Vijayadevi Rane (Pratap’s wife)
- The Law and Spirituality: Reconnecting the Bond : Raman Mittal and Dr. Seema Singh
- I Can Coach – Siddharth Rajsekar
- The Idea of Democracy – Sam Pitroda
- From A Car Shed To The Corner Room & Beyond – S Raman
- The Man Who Lost India – Meghna Pant • Conspiracy to oust me from the Presidency – Gotabaya Rajapaksa
- The Gems of Indian Art – Harish Khullar

Ques : National Doctor's Day is observed every year on _____
राष्ट्रीय चिकित्सक दिवस हर साल _____ को मनाया जाता है

- (a) 28 June
- (b) 29 June
- (c) 30 June
- (d) 1 July
- (e) 3 July

Answer : Option D

Explanation :

- **National Doctor's Day** is observed every year on **July 1**.
- This day is recognized for the excellent contributions made by doctors and other healthcare professionals who play an important role in guiding us toward a healthy and happy life.
- **Theme 2024** – Healing Hands, Caring Hearts.
- On July 1, 1882, Dr Bidhan Chandra Roy was born. He was a renowned physician and served as the second Chief Minister of the state of West Bengal. His contributions to healthcare and the public health are celebrated till date.
- July 1 was announced as National Doctor's Day in 1991 by the Government of India to commemorate the birth anniversary of the celebrated doctor – Dr Bidhan Chandra Roy

Important days :

- 9 June : : World Accreditation Day (Theme 2024 – Accreditation: Empowering Tomorrow and Shaping the Future.)
- 11 June : International Day of Play
- 12 June : World Day Against Child Labour Day (Theme 2024 – Let's Act on Our Commitments: End Child Labour)
- 13 June : International Albinism Awareness Day (Theme 2024 – 10 years of IAAD: A decade of collective progress)
- 14 June : World Blood Donor Day (Theme 2024 – 20 years of

celebrating giving: thank you blood donors)

- 15 June : Global Wind Day
- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day
- 30 June : International Day of Parliamentarism (Theme 2024 – Parliamentary diplomacy: Building bridges for peace and understanding.)
- 30 June : International Asteroid Day

Ques : Chartered Accountants Day (CA Day) is observed every year on _____

चार्टर्ड अकाउंटेंट्स दिवस (सीए दिवस) हर साल मनाया जाता है

- (a) 28 June
- (b) 29 June
- (c) 30 June
- (d) 1 July
- (e) 3 July

Answer : Option D

Explanation :

- Every year, India celebrates **Chartered Accountants Day (CA Day)** on **July 1** to mark the **establishment** of the **Institute of Chartered Accountants of India (ICAI)**.
- This day is observed to signify the role of chartered accountants in shaping the financial and economic sectors of India.
- This year, **ICAI is celebrated the 76th year of its existence** as it is India's one of the oldest and most respected financial and accounting organizations.
- The Institutes of Chartered Accountants of India came into existence on July 1, 1949, when the parliament passed The Chartered Accountants Act, 1949 to develop the profession of Chartered Accountants.
- Before the establishment of ICAI, the accounting profession in the country was unregulated. The ICAI introduced a framework that governs education qualification, and professional conduct of Chartered Accountants nationwide.

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IMPORTANT ONE – LINER Current Affairs

- The **National Postal Worker Day** is marked every year on **July 1** globally in recognition of the contribution made by postal workers in our society.
- The **Madhya Pradesh cabinet**, in a **meeting held in Bhopal** and presided over by Chief Minister Mohan Yadav, **decided** that the **state ministers** would have to **pay Income tax on their salaries and allowances received** as ministers **from their own pockets**.
- **International Day of the Tropics** celebrated every year on **29 June**.
- **Vellore Institute of Technology (VIT) and Nokia** sign **MoU To pursue 5G and next-generation collaborative research** with artificial intelligence (AI) and machine learning.
- The **Bornean elephant** (*Elephas maximus borneensis*), the smallest Asian elephant subspecies has been assessed as **‘Endangered’** by the **International Union for Conservation of Nature (IUCN) Red List** of Threatened Species.
- **NASA** has **awarded SpaceX** an **\$843 million** contract to **construct a spacecraft aimed at safely deorbiting the International Space Station (ISS)** by around **2030**.
- In the final match, **Suryakumar Yadav** took a brilliant catch of David Miller, for which he was **awarded** the **'Smart Catch of the Match' award** in T20 World Cup 2024.
- Researchers **recently discovered** about **230 million metric tons of minerals** that play a **key role in making electric car batteries** on the **seabed off Minami-Torishima Island**. Minami-Torishima Island, also known as Marcus Island, is a Japanese island located in the northwestern Pacific Ocean.

Ques : Recently, which bank has launched “Union Premier” branches for high-value customers in rural and semi-urban (RUSU) markets?

हाल ही में, किस बैंक ने ग्रामीण और अर्ध-शहरी (RUSU) बाजारों में उच्च-मूल्य वाले ग्राहकों के लिए “यूनियन प्रीमियर” शाखाएँ शुरू की हैं?

- (a) Punjab & Sind Bank
- (b) Indian Overseas Bank
- (c) Union Bank of India
- (d) Karnataka Bank
- (e) Karur Vysya Bank

Answer : Option C

Explanation :

- **Union Bank of India** has launched “Union Premier” branches for high-value customers in rural and semi-urban (RUSU) markets.
- Designed to provide personalized banking services, these branches will offer a wide range of products and services under one roof for high-value customers in RUSU markets.
- Each Union Premier customer will have access to a personal Relationship Manager to address all their banking needs.
- These exclusive branches are equipped with the latest digital technologies, ensuring seamless and efficient banking.

About Union Bank of India (UBI) :

- Founded- 11 November 1919
- Headquarters- Mumbai
- CEO- A. Manimekhalai

Ques : Financial Services Institution Bureau (FSIB) has selected Challa Sreenivasulu Setty as the next chairman of _____
वित्तीय सेवा संस्थान ब्यूरो (एफएसआईबी) ने चल्ला श्रीनिवासुलु सेट्टी को _____
के अगले अध्यक्ष के रूप में चुना है।

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- **Financial Services Institution Bureau (FSIB)** has selected **Challa Sreenivasulu Setty** as the **next chairman** of **State Bank of India (SBI)**.
- Setty will **succeed** the current chairman, **Dinesh Khara**, when he turns 63, the upper age limit for the position of SBI Chairman. **His term is scheduled to end in August 2024.**
- Currently, Setty is the senior most Managing Director, and has worked for 35 years at the bank. He had been appointed as the MD in 2020, and heads international banking, global markets and technology, at SBI.
- Challa Sreenivasalu Setty has a Bachelor's degree in Agricultural Science, and has received his certification from the Indian Institute of Bankers.

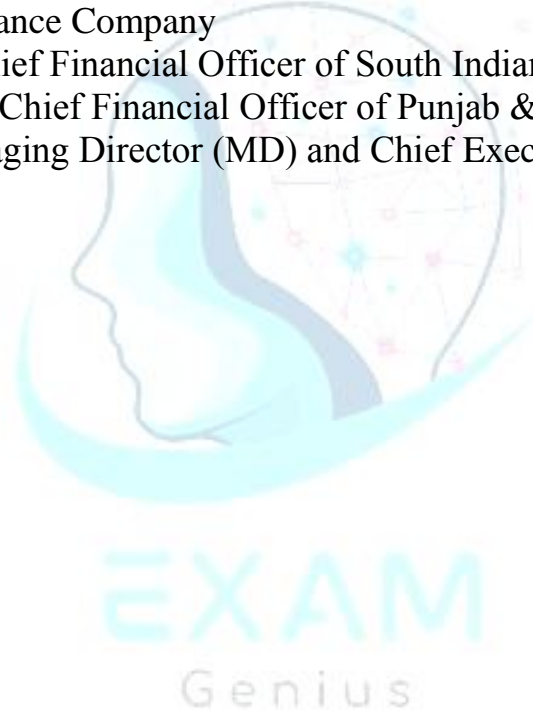
About State Bank of India (SBI) :

- **Founded** – 1 July 1955
 - **Headquarters** – Mumbai, Maharashtra
 - **Chairman** – Dinesh Kumar Khara
 - **Tagline** – Pure Banking Nothing Else
-

Recent Appointment in Banking & Insurance Sector :

- Rushabh Gandhi : Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance
- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company
- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank

- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital



Ques : _____ Permits Up to 100% Non-Resident Indian Contribution for Foreign Portfolio Investors in GIFT International Financial Services Centre

_____ GIFT अंतर्राष्ट्रीय वित्तीय सेवा केंद्र में विदेशी पोर्टफोलियो निवेशकों के लिए 100% अनिवासी भारतीय योगदान की अनुमति देता है

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

Answer : Option D

Explanation :

- Markets regulator **Securities and Exchange Board of India (SEBI)** has allowed up to **100% aggregate contribution** by non-resident Indians (NRIs), Overseas Citizens of India (OCIs), Resident Indians (RI) in the corpus of Foreign Portfolio Investors (FPIs) that are based out of International Financial Services Centre (IFSC).
- The move is expected to enhance investment by FPIs in India.
- At the time of registration, an FPI applicant must declare to their Designated Depository Participant (DDP) if they intend to have 50% or more of their corpus contributed by NRIs, OCIs, and RIs.
- According to SEBI's notification on June 25, NRIs, OCIs, and RIs can be constituents of an FPI.
- The contribution of a single NRI, OCI, or RI **must be less than 25% of the total FPI corpus.**
- The combined contribution from NRIs, OCIs, and RIs must be less than 50% of the total FPI corpus.

Ques : Which bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India?

किस बैंक ने प्रत्यक्ष करों के ऑनलाइन संग्रह के लिए एक सुविधा शुरू की है, जिससे उसके ग्राहक और अन्य लोग पूरे भारत में करों का भुगतान आसानी से कर सकेंगे?

- (a) ICICI Bank
- (b) Axis Bank
- (c) IndusInd Bank
- (d) HDFC Bank
- (e) Bandhan Bank

Answer : Option E

Explanation :

- **Bandhan Bank** has **launched** a facility for **online collection of direct taxes**, enabling its **customers and others to pay taxes seamlessly** across India.
- As an **RBI-appointed agency bank**, it also accepts offline payments through its 1,700 branches.
- The service is available through internet banking, payment gateway, cash, cheque, or demand draft.
- With over 6,300 banking outlets across 35 states and UTs, Bandhan Bank serves over 3.35 crore customers.

Recent Facilities Launched in Banking & Insurance Sector :

- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finqury' for fintechs to visit the FinTech department of the RBI in

Mumbai, Maharashtra.

- ICICI Bank announced “SmartLock,” a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched ‘Nifty India Tourism Index’, a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India’s 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched ‘SME Digital Business Loans’, offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, ‘Insure today for a safe tomorrow,’ to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees’ Association (AIBEA), the oldest and largest trade union of bank employees, launched a ‘Bank Clinic’, an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.

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- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AuthHorisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- Maldives intends to launch India's RuPay service, reflecting the strengthening of ties between the two nations.
- Online insurance marketplace Policybazaar has introduced its 'Claim Assurance Program' to accelerate the motor insurance claims process.
- YES BANK has announced the launch of YES Grandeur, an exclusive banking programme designed to address the unique financial and lifestyle needs of India's fast-growing Emerging Affluent segment.

Ques : Tata AIG General Insurance has issued India's largest Performance Surety Bond, valued at over _____

टाटा एआईजी जनरल इंश्योरेंस ने भारत का सबसे बड़ा परफॉर्मेंस श्योरिटी बॉन्ड जारी किया है, जिसकी कीमत _____ से अधिक है

- (a) Rs 200 crores
- (b) Rs 100 crores
- (c) Rs 400 crores
- (d) Rs 300 crores
- (e) Rs 500 crores

Answer : Option B

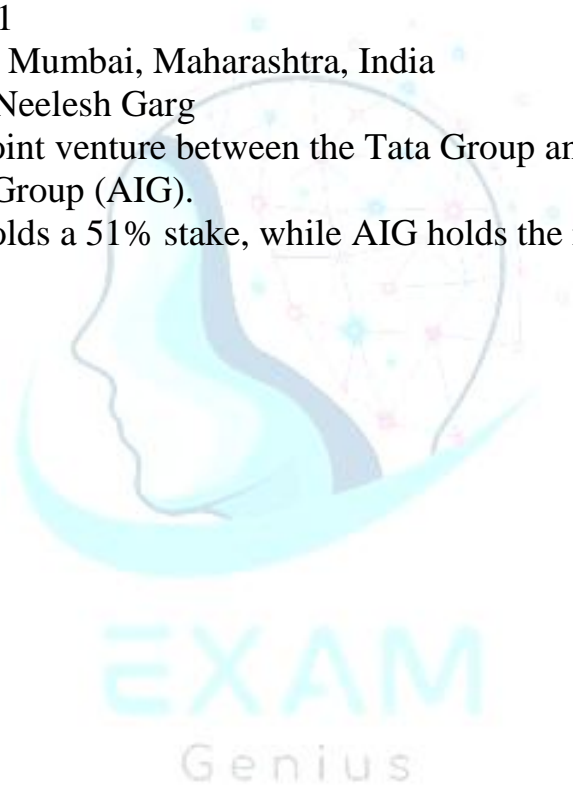
Explanation :

- **Tata AIG General Insurance has issued India's largest Performance Surety Bond, valued at over Rs 100 crores in Mumbai, Maharashtra, India.**
- This issuance follows the company's introduction of Surety Insurance Bond offerings to the market two months ago.
- **TATA AIG's Surety Insurance Bonds aim to facilitate smoother execution of infrastructure projects and commercial contracts** in both government and private sectors.
- **Surety Insurance Bonds are designed to protect project owners or beneficiaries from losses resulting from a contractor's non-performance**, non-fulfillment, or breach of contractual obligations as outlined in agreements or bidding documents.
- These bonds are available in both conditional and unconditional formats.
- In India, the government has permitted contractors to offer surety bonds instead of bank guarantees.

- There is an estimated requirement of approximately Rs 90-lakh crore in bank guarantees over the next 5 years.
 - The acceptance and success of surety insurance bonds are critical to India's ambition of becoming the 3rd-largest economy by 2030.
-

About TATA AIG General Insurance :

- Founded: 2001
- Headquarters: Mumbai, Maharashtra, India
- MD & CEO: Neelesh Garg
- Ownership: Joint venture between the Tata Group and American International Group (AIG).
- Tata Group holds a 51% stake, while AIG holds the remaining 49%.



Ques : _____ and 4 ASEAN Countries Collaborate on Cross-Border Payments Platform

और 4 आसियान देश सीमा पार भुगतान प्लेटफ़ॉर्म पर सहयोग करते हैं

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** has **joined hands** with the **Bank for International Settlements (BIS)** and **central banks of 4 Asean (Association of Southeast Asian Nations) countries** to collaborate on **Project Nexus** - a multilateral international initiative to enable retail cross-border payments.
- The **platform**, which is expected to **go live by 2026**, will interlink domestic fast payment systems (FPS) of countries namely **Malaysia, the Philippines, Singapore, Thailand and India**.

About Project Nexus :

- Project Nexus is conceptualised by the Innovation Hub of the BIS.
- It seeks to enhance cross-border payments by connecting multiple domestic instant payment systems (IPS) globally.
- It is the first BIS Innovation Hub project in the payments area to move towards live implementation.

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- The RBI has been collaborating bilaterally with various countries to link India's Fast Payments System (FPS) –Unified Payments Interface (UPI), with their respective FPSs for cross-border Person to Person (P2P) and Person to Merchant (P2M) payments.

The founding members of Project Nexus include the central banks of:

- Bank Negara Malaysia (BNM)
- Bank of Thailand (BOT)
- Bangko Sentral ng Pilipinas (BSP)
- Monetary Authority of Singapore (MAS)
- Reserve Bank of India (RBI)
- An agreement was signed on June 30, 2024, in Basel, Switzerland, between the BIS and the central banks of these founding countries.
- Indonesia is expected to join the platform in the future, expanding the network of participating countries.

About Bank for International Settlements (BIS):

- Established : 17 May 1930
- Location : Basel, Switzerland
- General Manager : Agustin Carstens
- The BIS is an international financial institution which is owned by member central banks.
- Its primary goal is to foster international monetary and financial cooperation while serving as a bank for central banks.

About RBI :

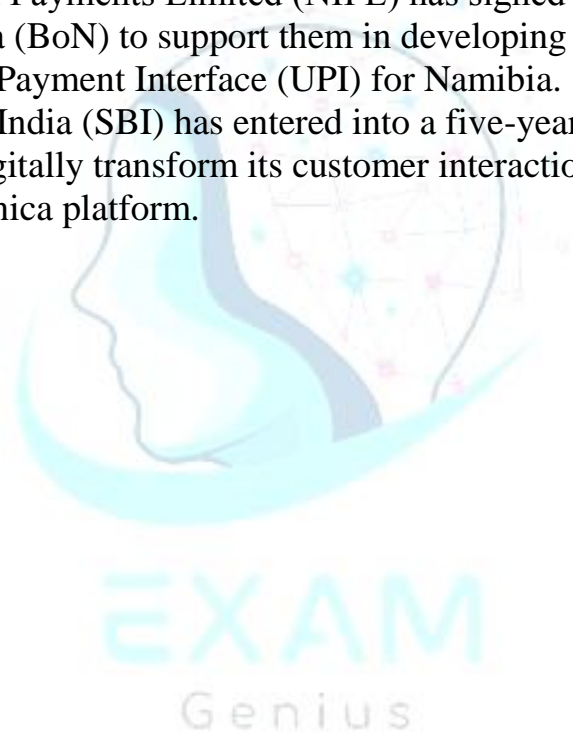
- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra, India
- Governor : Shaktikanta Das
- Deputy governors : Swaminathan Janakiraman , M. Rajeshwar Rao, Michael Patra and T. Rabi Shankar

Recently signed banking agreements :

- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveil Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the co-lending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.
- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector

- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.

- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM) at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.
- The State Bank of India (SBI) has entered into a five-year agreement with HCL Software to digitally transform its customer interaction framework by utilising the HCL Unica platform.



Ques : Who has been appointed as the new chairman of the Central Board of Direct Taxes (CBDT), the administrative body for the Income Tax Department?

आयकर विभाग के प्रशासनिक निकाय, केंद्रीय प्रत्यक्ष कर बोर्ड (CBDT) के नए अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Ravi Agrawal / रवि अग्रवाल
- (b) Navin Sharma / नवीन शर्मा
- (c) Anshika Singh / अंशिका सिंह
- (d) Sunil Menon / सुनील मेनन
- (e) Ravi Gupta / रवि गुप्ता

Answer : Option A

Explanation :

- **Ravi Agrawal**, a 1988-batch IRS officer, has been appointed as the new **chairman** of the **Central Board of Direct Taxes (CBDT)**, the administrative body for the Income Tax Department.
- He **takes over** from **Nitin Gupta**, a 1986-batch Indian Revenue Service officer, whose extended tenure as the chairman ended on June 30.
- Agrawal's appointment extends till June 2025, with a reappointment on a contract basis to ensure continuity in CBDT's policy framework.
- Gupta was appointed as the CBDT chief in June, 2022. He was scheduled to retire in September last year but was given a nine-month extension till June.

About CBDT :

- Established : 1963
- Headquarters : New Delhi, Delhi
- It is a part of the **Department of Revenue, Ministry of Finance (MoF)**.
- The CBDT is headed by a chairman and can have six members who are in the rank of special secretary.

Recent Appointment in different departments :

- Om Birla : speaker of the 18th Lok Sabha
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : President of the Professional Golf Tour of India
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)
- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)

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

Ques : Who has won the 2024 Leon Master Chess tournament?
2024 लियोन मास्टर शतरंज टूर्नामेंट किसने जीता है?

- (a) Viswanathan Anand / विश्वनाथन आनंद
- (b) Koustav Chatterjee / कौस्तव चटर्जी
- (c) Aditya Mittal / आदित्य मित्तल
- (d) Pranav Anand / प्रणव आनंद
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- Former world chess champion **Viswanathan Anand** of India has **won** the **Leon Master chess championship** for the **10th time**.
- He **defeated Jaime Santos Latasa of Spain** in the final 3-1 played at Leon in Spain to win the 2024 Leon Masters.
- **Five-time world champion** Viswanathan Anand has previously won the Leon Masters in **1996, 1999, 2000, 2001, 2005, 2006, 2007, 2011, 2016, and 2024**.
- The Leon Masters chess tournament is held in the Leon city of Spain. The tournament features four players.
- Apart from Viswanathan Anand, other players participating in the tournament were world number four ranked Arjun Erigaise of India, Veselin Topalov of Bulgaria and Jaime Santos Latasa of Spain.

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SPORTS NEWS :

- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.

- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.
- Mariyappan Thangavelu clinched his maiden gold medal at the World Para Athletics by leaping 1.88m in the men's T63 high jump event.

Ques : Which state government has launched the NTR Bharosa Pension scheme?

किस राज्य सरकार ने एनटीआर भरोसा पेंशन योजना शुरू की है?

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

Answer : Option D

Explanation :

- **Andhra Pradesh** Chief Minister **Chandrababu Naidu** has **launched** the **NTR Bharosa pension scheme** in the state.
- Under the **NTR Bharosa pension scheme**, the **pension for old-aged people, widows, weavers, toddy tappers, fishermen, single women, traditional cobblers, transgenders and artists** has been **increased** from **Rs 3,000 to Rs 4,000 per month**.
- **Pension for the disabled and multi-deformity leprosy patients** has been **increased** from **Rs 3,000 to Rs 6,000 per month**.
- The pension amount has been increased from Rs 5,000 to Rs15,000 for fully disabled people confined to beds or wheelchairs and those with severe muscular dystrophy.
- It has also been enhanced from Rs 5,000 to 10,000 for people suffering from chronic diseases like kidney diseases and thalassemia.
- The chief minister also announced that the state government would soon receive the Amma canteen in the state, and food would be provided at Rs 5 to the people.

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Ques : Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) in which city?

भारतीय वायुसेना प्रमुख एयर चीफ मार्शल वी.आर. चौधरी ने किस शहर में नव स्थापित हथियार प्रणाली स्कूल (WSS) का उद्घाटन किया है?

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

Answer : Option C

Explanation :

- **Indian Air Force Chief Air Chief Marshal V.R. Chaudhari** has **inaugurated** the newly established **Weapon Systems School (WSS)** at Air Force Station **Begumpet, Hyderabad**.
- This follows the approval for the creation of a new Weapon System (WS) branch in 2022.

The new branch will have four streams-

- Flying stream to operate the weapons and systems in airborne platforms like the Sukhoi-30 MKI and C-130J
- Remote stream to operate remotely piloted aircraft
- Mission commanders and operators for Surface to Air and Surface-to-Surface weapon systems
- Intelligence stream for handling space-based intelligence and imagery.

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Defence Related News :

- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) ‘Pushpak’ at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world’s leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.

- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).

Ques : Who has won the gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula in July 2024?

जुलाई 2024 में पंचकूला में राष्ट्रीय अंतरराज्यीय सीनियर एथलेटिक्स चैंपियनशिप में महिलाओं की 100 मीटर बाधा दौड़ में स्वर्ण पदक किसने जीता है?

- (a) Amlan Borgohain
- (b) Hima Das
- (c) Annu Rani
- (d) Jyoti Yarraji
- (e) Harmilan Bains

Answer : Option D

Explanation :

- **India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula.**
- **Jyothi won with a timing of 13.06 seconds. While in Men's 110m Hurdles, Tejas Shirse won the gold medal with a timing of 13.54 seconds.**
- **Both Jyothi and Tejas are most likely to qualify for Paris Olympics via World rankings.**

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Ques : Former India midfielder Bhupinder Singh Rawat passed away at the age of 85. Rawat was nicknamed “_____” by the fans.

पूर्व भारतीय मिडफील्डर भूपिंदर सिंह रावत का 85 वर्ष की आयु में निधन हो गया। रावत को उनके प्रशंसक “_____” उपनाम से बुलाते थे।

- (a) Mango
- (b) Bottle
- (c) Scooter
- (d) Cheetah
- (e) Mouse

Answer : Option C

Explanation :

- **Former India midfielder Bhupinder Singh Rawat passed away at the age of 85.**
- A darling of the crowd for his speed and ability to cut through the rival defence despite his diminutive figure, Rawat was **nicknamed “Scooter”** by the fans.
- Bhupinder Singh Rawat was a **classy winger and also a prolific scorer**, who served the game with distinction.
- A speedy winger of the 1960s and 1970s, Rawat was part of the Indian team that finished seventh in the Merdeka Cup with a win over Western Australia in a classification match.

Ques : World Sports Journalist Day is celebrated every year on which day?

विश्व खेल पत्रकार दिवस हर साल किस दिन मनाया जाता है?

- (a) 1 July
- (b) 2 July
- (c) 3 July
- (d) 4 July
- (e) 5 July

Answer : Option B

Explanation :

- **World Sports Journalist Day** is celebrated every year on **July 2**.
- Sports Journalists Day marks the success of sports media professionals and motivates them to put more effort into spreading knowledge about sports among the general public.
- **The International Sports Press Association (AIPS)** established World Sports Journalists Day **on July 2**, commemorating the formation day of AIPS as an organisation in 1994 during the Summer Olympics in Paris.
- This day is marked to honour the outstanding work of journalists in the field of sports journalism. Over the years, many sports media professionals have been honoured for their accomplishments on this special day.

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Important days :

- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day
- 30 June : International Day of Parliamentarism (Theme 2024 – Parliamentary diplomacy: Building bridges for peace and understanding.)
- 30 June : International Asteroid Day
- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day

Static Banking Awareness Terms Recently in News :

What is meant by Surety insurance?

- Surety is a unique type of insurance because it involves a three-party agreement.
- The **three parties** in a surety agreement are:
- **Principal:** The party that purchases the bond and undertakes an obligation to perform an act as promised.
- **Surety:** The insurance company or surety company that guarantees the obligation will be performed.
- If the principal fails to perform the act as promised, the surety is contractually liable for losses sustained.
- **Obligee:** The party who requires, and often receives the benefit of the surety bond.
- For most surety bonds, the obligee is a local, state or federal government organization.

Recently in News :

- **ICICI Lombard** has introduced **Surety Insurance** to offer risk mitigation solutions specifically for India's growing infrastructure sector.
- Surety insurance serves as a guarantee to a beneficiary (typically a client or authority) that a principal debtor (usually a contractor) will fulfil their contractual obligations.

IMPORTANT ONE – LINER Current Affairs

- **Japan** will start **issuing new banknotes** on the **3rd of July**. It is the **world's first use of cutting-edge holography** that makes the portraits of **historic figures** appear to **rotate in 3D**.
- In **Telangana**, the **first FIR under** the new **Bharatiya Nyaya Sanhita, 2023, (BNS)** which **replaces the Indian Penal Code (IPC)** from July 1, has been registered at the **Charminar police station in Hyderabad**.
- The **Tamil Nadu (TN) Assembly** approved an **amendment to the State Commission for the Scheduled Castes and Scheduled Tribes Act, 2021** enhancing the age limit for the Chief of the Commission from **70 to 75 years**.
- Senior Indian Administrative Service (IAS) officer **Sujata Saunik** took over as **Maharashtra's Chief Secretary (CS)**, **becoming the first woman** to hold this position in the state's history.
- The **Competition Commission of India (CCI)** approved **American co-working space firm WeWork's entire 27.5% stake** in its India unit to be sold to **Real Trustee Advisory Company**.
- The **Basketball Federation of India (BFI)** has **signed a seven-year deal** with **ACG Sports Limited**, securing **Rs. 216.30 crore** to host the **National Star Basketball League** for both men and women

Ques : How many Non-Banking Financial Companies Surrender Registration Certificates to Reserve Bank of India ?

कितनी गैर-बैंकिंग वित्तीय कंपनियां भारतीय रिज़र्व बैंक को पंजीकरण प्रमाणपत्र सौंपती हैं?

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

Answer : Option C

Explanation :

- The **Reserve Bank of India (RBI)** announced that **9 non-banking financial companies (NBFCs)**, including Ujjivan Financial Services, have surrendered their certificates of registration (CoR).

5 of these NBFCs exited the non-banking financial institution business, leading to the surrender of their CoR. These companies are:

- Vigfin Holdings
- Strip Commodeal
- Allium Finance
- Eternite Finvest
- Fino Finance

3 NBFCs surrendered their CoR after meeting the criteria for unregistered Core Investment Companies (CICs) that do not require registration. These companies are:

- Allegro Holdings
- Temple Trees Impex and Investment
- Hem Financial Services

Ujjivan Financial Services Limited surrendered its CoR as it ceased to be a legal entity due to amalgamation.

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Ques : which bank has launched “MSME -Sahaj”, a web-based digital business loans solution for MSMEs’ (micro, small and medium enterprises) invoice financing?

किस बैंक ने एमएसएमई (सूक्ष्म, लघु और मध्यम उद्यम) के चालान वित्तपोषण के लिए वेब-आधारित डिजिटल व्यवसाय ऋण समाधान “एमएसएमई-सहज” लॉन्च किया है?

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- **State Bank of India (SBI)** has **launched “MSME -Sahaj”**, a web-based digital business loans solution for MSMEs’ (micro, small and medium enterprises) invoice financing.
- With the new web-based solution, the Bank’s customers can avail finance against their Goods and Service Tax (GST) registered sales invoices of up to Rs.1 lakh in less than 15 minutes.
- The **purpose** of the product is to provide **“on tap” short-term credit** for working capital needs to MSME units who are part of the GST regime.
- **MSME Sahaj** is a **data-driven invoice financing credit assessment engine** which will provide **end-to-end solution** — from applying the loan, documentation and disbursement of the sanctioned loan — **within 15 minutes**, without any manual intervention.

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What is Invoice financing?

- Invoice financing is a form of short term borrowing which is extended by the bank or a lender to its customers based on unpaid invoices.
- It is often carried out to meet the short-term liquidity needs of the company.

Features of MSME Sahaj :

- Web-Based Solution : Allows customers to avail finance against their GST-registered sales invoices up to Rs.1 lakh in less than 15 minutes.
- Data-Driven Approach : Uses a machine learning-based credit assessment engine leveraging authentic data from GST Identification Number (GSTIN), bank statements, and credit information companies (CICs).
- Accessibility : The product is accessible through SBI's digital platform Yono (You Only Need One), targeting existing customers, including GST-registered MSMEs and sole proprietorships maintaining satisfactory accounts with the bank.
- Benefits : Addresses liquidity challenges faced by MSMEs by enabling quick access to funds based on their GST-registered sales invoices, thereby unlocking cash flows instantly.

Recent Facilities Launched in Banking & Insurance Sector :

- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched “Union Premier” branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app ‘Super.Money’ to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched ‘Bridge the Gap’ Campaign to Enhance Life Insurance Awareness

- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finqury' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.

- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AutHorisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- Maldives intends to launch India's RuPay service, reflecting the strengthening of ties between the two nations.
- Online insurance marketplace Policybazaar has introduced its 'Claim Assurance Program' to accelerate the motor insurance claims process.
- YES BANK has announced the launch of YES Grandeur, an exclusive banking programme designed to address the unique financial and lifestyle needs of India's fast-growing Emerging Affluent segment.
- Axis Bank has introduced the 'ARISE ComeAsYouAre' talent acquisition programme to recruit individuals from the LGBTQIA+ community across India for careers in banking.

Ques : Which company has launched 'Sambhav Home Loans' for first-time home buyers with affordable income criteria?

किस कंपनी ने पहली बार घर खरीदने वालों के लिए किफायती आय मानदंड के साथ 'संभव होम लोन' लॉन्च किया है?

- (a) Muthoot Finance
- (b) Bajaj Housing Finance
- (c) Shriram Transport Finance Corporation Ltd.
- (d) LIC Housing Finance
- (e) PNB Housing Finance Limited

Answer : Option B

Explanation :

- **Bajaj Housing Finance** has launched 'Sambhav Home Loans' targeting **first time home buyers** with **affordable income criteria**.
- The income norm **for first-time homebuyers**, under this new product, starts from Rs. 10,000 per month, with loan amounts as low as Rs. 10 lakh, hence making this an accessible option for prospective borrowers across a wide range of income groups.
- **Both salaried and self-employed applicants** from a range of employment types including from the informal sector are eligible for finance as part of this product.
- Borrowers will have **attractive interest rates** with **affordable EMIs** and the option to choose a **repayment tenor of up to 20 years**.

Ques : Which insurance company has launched its revolutionary health insurance product 'Elevate'?

किस बीमा कंपनी ने अपना क्रांतिकारी स्वास्थ्य बीमा उत्पाद 'एलिवेट' लॉन्च किया है ?

- (a) Bajaj Allianz General Insurance
- (b) Bharti AXA General Insurance
- (c) ICICI Lombard Insurance
- (d) Royal Sundaram Insurance
- (e) Universal Sompo General Insurance

Answer : Option C

Explanation :

- **ICICI Lombard**, a leading private general insurer in India, has **launched** its revolutionary **health insurance product, 'Elevate'**.
- **Powered with AI**, the first-of-its-kind **health product** is loaded with **cutting-edge features and add-ons**, offering personalised solutions to meet the needs of dynamic lifestyles, unforeseen medical emergencies and medical inflation.
- Elevate is designed to accommodate the rapidly evolving ecosystem and offers personalised, customer-centric plans that prioritize comprehensive coverage and flexibility.
- This jump-start add-on enables people with pre-existing disease conditions like asthma, diabetes, hypertension, hyperlipidaemia and obesity to start benefitting from the policy after 30th day as against the industry norms of waiting period of 3 years.

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Ques : Government of India and ADB sign ____ loan to strengthen pandemic preparedness and response

भारत सरकार और एडीबी ने महामारी को मजबूत करने के लिए _____ के ऋण पर हस्ताक्षर किए तैयारी और प्रतिक्रिया

- (a) \$170 million
- (b) \$172 million
- (c) \$175 million
- (d) \$177 million
- (e) \$180 million

Answer : Option A

Explanation :

- **Government of India and Asian Development Bank (ADB) sign \$170 million loan to consolidate and strengthen India's health system preparedness and response capacity to future pandemic.**
- The programme will be anchored in major **government plans and initiatives including the National Health Policy 2017; Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PMABHIM)**, the National One Health Mission, and the government efforts to strengthen Human Resources for health (HRH).

The targeted reform areas through the program include:

- (i) strengthened disease surveillance and multisectoral response,
 - (ii) strengthened human resources for health, and
 - (iii) expanded climate resilient public health infrastructure and innovative service delivery.
- ADB will support policy reforms that will ensure there are adequate and competent health professionals and workers. This includes legislation that will regulate and maintain standards of education, services and professional conduct of nurses, midwives, allied workers, and doctors.

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Ques : How many gold medals did India win in Under 23 Asian Wrestling Championship 2024 in Amman, Jordan?
अम्मान, जॉर्डन में अंडर 23 एशियाई कुश्ती चैंपियनशिप 2024 में भारत ने कितने स्वर्ण पदक जीते?

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

Answer : Option B

Explanation :

- **India** emerged as the **top-performing nation** at the **Under 23 Asian Wrestling Championship 2024 in Amman, Jordan**.
- Indian wrestlers secured a **total of eight medals** in freestyle wrestling: **four gold, two silver, and two bronze**.
- This achievement marks India's best-ever performance at the prestigious event, with Kazakhstan and Kyrgyzstan securing second and third places respectively.
- **Abhimanyu** in the 70 kg category, **Jointy Kumar** in 92 kg, **Sahil Jaglan** in 97 kg and **Anirudh Kumar** in the 125 kg category bagged the gold medals.
- **Rohit** in 65 kg and **Jaideep** at 74 Kg contributed with silver medals, while bronze medals were secured by **Shubham** in 57 kg and **Amit** in 79 kg.

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SPORTS NEWS :

- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.

- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.

Ques : What is the name of the exercise that started recently between the Indian Army and Thailand Army, which is taking place at Fort Wachirapakan, Thailand?

हाल ही में भारतीय सेना और थाईलैंड सेना के बीच शुरू हुए अभ्यास का नाम क्या है, जो थाईलैंड के फोर्ट वाचिराप्रकन में हो रहा है?

- (a) Maitree
- (b) Shakti
- (c) TIMBEX
- (d) Yudha Abhyaas
- (e) Gagan Shakti

Answer : Option A

Explanation :

- The **Indian Army** contingent departed for the **13th edition** of India-**Thailand** joint military Exercise **MAITREE** being conducted from the **1st to 15th of July** at **Fort Vachirapakan in Tak Province of Thailand**.
- The **Indian Army contingent** comprising **76 personnel** is being represented mainly by a Battalion of the Ladakh Scouts along with personnel from other arms and services.
- The **Royal Thailand Army** contingent also comprises **76 personnel** mainly from 1st Battalion, 14 Infantry Regiment of 4 Division.
- Exercise MAITREE aims to foster Military Cooperation between India and Thailand. The Exercise will enhance combined capabilities in executing Joint Counter Insurgency and Terrorist Operations in Jungle and Urban Environments under Chapter VII of the United Nations Charter.
- The last edition of the same exercise was conducted at Umroi, Meghalaya in September 2019.

Recent Exercise :

- Indian Air Force and Egyptian Air Force conducted 4 th edition of Exercise-HOPEX this year.
- The Indian Air Force's first multinational air exercise, Tarang Shakti2024, will be held in August.
- The 8th edition of the Japan-India Maritime Exercise (JIMEX-24) has started at Yokosuka, Japan. The JIMEX-24 exercise is being hosted by the Japan Maritime SelfDefence Force (JMSDF). The Japanese Navy is called the Japan Maritime Self-Defence Force.
- The second edition of India, Australia, Indonesia Trilateral Maritime Security Workshop (TMSW) was conducted at INS Dronacharya, Kochi, India.
- 7th edition of the India-France Joint Military Exercise "Shakti" is scheduled to commence from May 13, to 26, 2024 at the Joint Training Node, Umroi in Meghalaya.
- Indian Navy conducted Exercise Poorvi Lehar on East Coast
- Exercise DUSTLIK 5th edition : between India-Uzbekistan (Army) at Termez District, Uzbekistan
- Gagan Shakti : Indian Air Force Pokhran Field Firing Range, Jaisalmer district, Rajasthan
- Coastal Security Exercise 'Sagar Kavach' – Lakshadweep Islands
- 2nd edition of India-Mozambique-Tanzania Trilateral Exercise (IMT TRILAT 24) – Nacala, Mozambique.
- Exercise "TIGER TRIUMPH 2024" between India and USA – Eastern Seaboard
- 10th edition of Military Exercise LAMITIYE-2024 between India and Seychelles – Seychelles
- 5th edition of Military Exercise 'Dharama Guardian' between India and Japan – Mahajan Field Firing Ranges, Rajasthan
- 12th edition of MILAN Naval Exercise – Visakhapatnam

Ques : Dick Schoof elected as new Prime Minister of which country?

डिक स्कूफ को किस देश का नया प्रधानमंत्री चुना गया?

- (a) Netherlands
- (b) Mauritius
- (c) Brazil
- (d) Finland
- (e) Scotland

Answer : Option A

Explanation :

- **Dick Schoof**, former head of the Dutch intelligence agency and counterterrorism office, is **sworn** in as the **new Prime Minister** of the **Netherlands** by King Willem-Alexander.
- The Netherlands has a new Prime Minister for the first time in 14 years.
- The new government was sworn in seven months after the far-right Party for Freedom won the largest share of seats in the elections.
- First non-party-aligned PM since World War II.

About Netherlands :

- Capital- Amsterdam
- Currency- Euro
- Prime Minister – Dick Schoof

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Newly Appointed Prime Minister & President :

- President of Slovakia : Peter Pellegrini
- President of South Africa : Cyril Ramaphosa
- First female President of Mexico : Claudia Sheinbaum
- President of Lithuania : Gitanas Nauseda
- President of Taiwan : Lai Ching-te
- Prime Minister of Singapore : Lawrence Wong
- President of the Russian Federation : Vladimir Putin
- President of Panama : Jose Raul Mulino
- Prime minister of Solomon Islands : Jeremiah Manele
- Pakistan's Deputy Prime Minister : Ishaq Dar
- Prime Minister of Bhutan (2nd term) : Tshering Tobgay
- Prime Minister of Yemen : Ahmed Awad bin Mubarak
- Prime Minister of Kazakhstan : Olzhas Bektenov
- Prime Minister of Tuvalu : Feleti Teo
- President of Slovakia - Peter Pellegrini
- President of Senegal – Bassirou Diomaye Faye
- Prime Minister of Portugal – Luis Montenegro
- President of Indonesia – Prabowo Subianto
- PM of Palestinian – Mohammad Mustafa
- President of Pakistan – Asif Ali Zardari (14th)
- Prime Minister of Pakistan – Shehbaz Sharif (2nd term)
- First female Prime Minister of Democratic Republic of Congo - Judith Suminwa Tuluka
- President of Finland - Alexander Stubb
- President of Hungary - Tamas Sulyok

Ques : Who has launched a portal “Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN)” in New Delhi in July 2024?

किसने जुलाई 2024 में नई दिल्ली में “राष्ट्रीय सिविल सेवा परीक्षा (निर्माण) के मुख्य परीक्षार्थियों को पुरस्कृत करने के लिए नोबल पहल” पोर्टल लॉन्च किया है?

- (a) Anurag Thakur
- (b) Piyush Goyal
- (c) Jitendra Singh
- (d) Sarbananda Sonowal
- (e) G Kishan Reddy

Answer : Option E

Explanation :

- **Union Minister for Coal and Mines, G Kishan Reddy** has launched a portal “Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN)” in New Delhi.
- In **alignment with** the vision “**Mission Karmayogi**” of Prime Minister **Narendra Modi**, this is a unique CSR scheme by Coal India Limited for **meritorious** youth of its operating districts **who have qualified the Preliminary round of UPSC examination** (for Civil Services & Forest Service) in 2024.
- The **scheme** is **aimed** towards providing support of **Rs 1,00,000/- (Rupees One Lakh)** to the **Preliminary examination qualified candidates** with **annual family income less than 8 lakhs** and belonging to **Scheduled Caste, Scheduled Tribe, female or third gender**; who are permanent residents of any of the **39 operational districts of CIL**.

Ques : _____ Set to Impose World's First Carbon Tax on Gassy Cattle.

_____ गैसी मवेशियों पर दुनिया का पहला कार्बन टैक्स लगाने के लिए तैयार है

- (a) Zimbabwe / जिम्बाब्वे
- (b) Germany / जर्मनी
- (c) Singapore / सिंगापुर
- (d) Sweden / स्वीडन
- (e) Denmark / डेनमार्क

Answer : Option E

Explanation :

- **Denmark** plans to **implement a tax** on **livestock farmers** starting in **2030**, making it the **first nation to do** so. This **initiative targets methane emissions from** cows, sheep, and pigs, which are significant contributors to global warming.
- The **goal** is to **achieve a 70 per cent reduction** in **Danish greenhouse gas emissions** from 1990 levels by the year 2030.
- Danish Taxation Minister Jeppe Bruus announced that from 2030, livestock farmers will be taxed 300 kroner (\$43) per ton of carbon dioxide equivalent, rising to 750 kroner (\$108) by 2035.

About Denmark :

- Capital : Copenhagen
- Currency : Danish Krone
- Prime Minister : Mette Frederiksen

Ques : What is the rank of India in Artificial Intelligence Preparedness Index 2024 ?

आर्टिफिशियल इंटेलिजेंस तैयारी सूचकांक 2024 में भारत का स्थान क्या है?

- (a) 70th
- (b) 71st
- (c) 72nd
- (d) 73rd
- (e) 74th

Answer : Option C

Explanation :

- **Artificial Intelligence Preparedness Index (AIPI)** Published by International Monetary Fund (IMF)
- **Parameters** are its digital infrastructure, its human capital and labor market policies, its creativity and economic integration, and its rules and regulations.
- **Category** : Advanced Economy (AE), Emerging Market Economy (EM), and Low-Income Country (LIC)
- AI is poised to reshape the global economy. It could endanger 33 percent of jobs in advanced economies, 24 percent in emerging economies, and 18 percent in low-income countries.
- **India is categorised as an EM with a 0.49 rating. India ranks 72 in a total of 174 countries.**

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Ranking Of top 5 and last countries:

- 1 Singapore
- 2 Denmark
- 3 United States
- 4 Netherlands
- 5 Estonia
- 174 South Sudan

India's Rankings in Different Indices:

- 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)

- ‘Best Airport Staff in India & South Asia 2024’ : GMR Hyderabad International Airport Ltd (GHIAL)
- Three Indian Banks namely, the State Bank of India (SBI), HDFC Bank and ICICI Bank are featured in the list of top 50 largest banks in AsiaPacific Region by Assets – 2024.
- World Cybercrime Index 2024 : India(10th rank), Russia (1st)
- QS World University Rankings by Subject 2024 : Jawaharlal Nehru University (JNU), New Delhi(20th globally), Harvard University of the United States (US) topped
- Global Unicorn Index 2024 : India's rank (3rd), USA (1st) • 2024 Global Hepatitis Report : India's rank (2nd),
- Forbes World’s Billionaires List: The Richest in 2024 : India's rank (9th), Bernard Arnault (1st)
- Real 500 list : Indian Oil Corporation (1st rank), China (1st)
- 2024 Hurun Global Rich List : Mukesh Ambani (10th), Elon Musk(1st)
- DHL Global Connectedness Report 2024 : India's rank (62), Singapore (1st)
- World Happiness Report 2024 : India (126), Finland (1st)
- 6th World Air Quality Report 2023 : India (3rd), Bangladesh (1st)
- Brand Finance Insurance 100 2024 : Life Insurance Corporation of India (1st)
- Business Environment Rankings (BER) 2024 : India (51), Singapore (1st)



Ques : Recently, which state government has raised the upper age limit to 65 years for the “Mukhyamantri Majhi Ladki Bahin” scheme, under which women will get Rs 1,500 per month?

हाल ही में, किस राज्य सरकार ने “मुख्यमंत्री माझी लड़की बहिन” योजना के लिए ऊपरी आयु सीमा बढ़ाकर 65 वर्ष कर दी है, जिसके तहत महिलाओं को 1,500 रुपये प्रति माह मिलेंगे?

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

Answer : Option D

Explanation :

- **Chief Minister of Maharashtra Eknath Shinde** has raised the upper age limit to 65 years for the “Mukhyamantri Majhi Ladki Bahin” scheme, under which women will get Rs 1,500 per month.
- The state government had set the upper age limit at 61 for benefits to be available to women under the scheme.

About Mukhyamantri Majhi Ladki Bahin Yojana :

- Eligible women aged 21 to 65 years will receive a monthly allowance of Rs 1,500 under this scheme.
- The scheme aims to provide financial relief and empower women by supporting their health, nutrition, and overall well-being.
- This initiative reflects the government’s commitment to supporting women and fostering self-reliance.

About Maharashtra :

- **Capital** – Mumbai
- **Chief Minister** – Eknath Sindhe
- **Governor** – Ramesh Bais

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

विश्व यूएफओ दिवस हर साल किस दिन मनाया जाता है?

- (a) 1 July
- (b) 2 July
- (c) 3 July
- (d) 4 July
- (e) 5 July

Answer : Option B

Explanation :

- **World UFO Day** is observed every year on **2 July**.
- This extraordinary day is all about studying the Unidentified Flying Objects (UFOs) and bringing people together to discuss possibilities of life beyond Earth.
- It was **first celebrated on June 24. In 1947**, Kenneth Arnold's well-known UFO sighting prompted the selection of this date.
- The date was later postponed to July 2. July 2 marks the anniversary of the 1947 Roswell incident.

What is a UFO?

- Unidentified Flying Object is an abbreviation for UFO. In simple terms, anything flying in the air that we are unable to easily can be called a UFO.

UFOs aren't generally always alien spaceships; they could be:

- Weather balloons, Natural events in the sky, Satellites, Unusual aircraft.

Important days :

- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day
- 30 June : International Day of Parliamentarism (Theme 2024 – Parliamentary diplomacy: Building bridges for peace and understanding.)
- 30 June : International Asteroid Day
- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day

Ques : International Plastic Bag Free Day is observed annually on which day?

अंतर्राष्ट्रीय प्लास्टिक बैग मुक्त दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 1 July
- (b) 2 July
- (c) 3 July
- (d) 4 July
- (e) 5 July

Answer : Option C

Explanation :

- **International Plastic Bag Free Day** is observed annually on **July 3**.
- **Objective** – To raise awareness about the problem of plastic pollution. It also emphasises the significant threat plastic poses to ecosystems, particularly affecting terrestrial and marine species.
- Rezero, a member of Zero Waste Europe (ZWE), initiated the first International Plastic Bag Free Day on July 3, 2008. The occasion was initially celebrated in Catalonia alone but gained wider recognition the following year when ZWE introduced it to the European Union.
- Bangladesh was the first country in the world to ban plastic bags entirely in 2022.

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Static Banking Awareness Terms Recently in News :

❖ Repo rate

- When banks sell security, banks promise to buy back the same security from RBI at a predetermined date with an interest at the rate of Repo.
- It is actually a repurchase agreement. When RBI reduces the Repo Rate, the banks can borrow more at a lower cost.
- The current Repo Rate in India, fixed by RBI is 6.50%.
- Repo rate actually short term lending(1 to 90 days)

❖ Reverse repo rate

- In case RBI borrows money from banks and the interest paid by RBI to banks on such borrowing is known as Reverse Repo Rate. It is the opposite of the Repo rate.
- An increase in this rate can cause the banks to transfer more funds to RBI due to their attractive interest rates. Hence RBI uses this way to draw out excess money from the banks.
- The current reverse Repo Rate in India, fixed by RBI is 3.35%.

❖ Bank rate

- Bank rate is the interest rate at which the central bank lends money to domestic banks. Such loans are given out either by direct lending or by rediscounting (buying back) the bills of commercial banks and treasury bills.
- Thus, bank rate is also known as discount rate. In bank rate there is no need for collateral security.
- The interest rate which the RBI charges for its long term lending is known as bank rate.
- Bank Rate is a long term lending (upto 365 days) Normally Banks, Financial institutions use this facility. This has got direct bearing on the long-term lending activities of the financial system.
- The current Bank Rate in India, fixed by RBI is 6.75%.

IMPORTANT ONE – LINER Current Affairs

- The **Uttar Pradesh** Cabinet **approved** Tata Sons' proposal to build a 'museum of temples' in **Ayodhya**, a **project** worth **Rs 650 crore** to be funded through **Tata's corporate social responsibility fund**.
- **Ministry of Statistics and Programme Implementation (MoSPI)** **Constituted** **Advisory Committee** on National Accounts Statistics (ACNAS) to **revise the base year** for **Gross Domestic Product (GDP)** data.
- **eSankhyiki portal Launched** by Dr. Arvind Panagariya, Chairman, 16th Finance Commission of India on occasion of National Statistics Day and Managed by Ministry of Statistics and Programme Implementation (MoSPI) To **establish a comprehensive data management and sharing system** which will easily disseminate the official statistics in India.
- **India** has successfully **developed** and **certified SEBEX 2**, a new **explosive** that is 2.01 times more **lethal than standard Trinitrotoluene (TNT)**.
- **Jeff Bezos-led Blue Origin** has **partnered** with the **Space Exploration and Research Agency (SERA)** to give common Indian citizens an opportunity to go into space in New Shepard spacecraft.
- **Minister Ashwini Vaishnaw inaugurated** the **Global India AI Summit in New Delhi**. The government will launch the **India AI Mission**, Rs. 10,000 crore initiative.
- **Puma India ropes in Gen Z cricketers Riyan Parag, Nitish Kumar Reddy** as **brand ambassadors**
- The **16th edition** of **India-Mongolia Joint Military Exercise NOMADIC ELEPHANT** commenced, at Foreign Training Node, **Umroi (Meghalaya)**.

Ques : Which bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad?

किस बैंक ने 'स्टूडेंट सैफ़ायर फॉरेक्स कार्ड' लॉन्च किया है, जो विदेश में उच्च शिक्षा प्राप्त करने वाले भारतीय छात्रों के लिए डिज़ाइन किया गया एक प्रीमियम प्रीपेड फॉरेक्स कार्ड है?

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

Answer : Option E

Explanation :

- **ICICI Bank** has launched the '**Student Sapphire Forex Card**', a premium **prepaid forex card designed** for Indian students **pursuing higher education abroad**.
- **Powered by Visa**, the card offers a range of benefits aimed at making overseas financial management simpler for students and their parents.
- The '**Student Sapphire Forex Card**' offers students the triple advantage of payment of tuition and daily expenses, digital re-loading of the card by parents from anywhere, and additional curated benefits.
- The Student Sapphire Forex Card offers joining benefits worth up to Rs 15,000.

About Industrial Credit and Investment Corporation of India (ICICI) Bank :

- **Founded** – 1994
- **Headquarters** – Mumbai
- **MD & CEO** – Sandeep Bakhshi
- **Tagline** – Hum Hai Na and Khayal Apka

Ques : _____ Plans to Raise Up to Rs 5,000 Crore through Infrastructure Bonds.

_____ ने इंफ्रास्ट्रक्चर बॉन्ड के जरिए 5,000 करोड़ रुपये तक जुटाने की योजना बनाई है

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

Answer : Option C

Explanation :

- **Bank of India (BOI) plans to raise up to Rs 5,000 crore through infrastructure bonds.**
- The capital raising committee is scheduled to meet soon to finalize the details of the fundraising plan.
- The proposed infra bond offering by BOI has been assigned an "AA+" rating by India Ratings.
- According to CRISIL Ratings, Investments in key infrastructure sectors like renewable energy, roads, and real estate are expected to grow by **38% in FY 2025 and FY 2026**, reaching Rs 15 trillion.

About Bank of India :

- Founded : 7 September 1906
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Rajneesh Karnatak
- Tagline : Relationship beyond Banking

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Ques : _____ Lowers Face Value of Debt Securities to Rs.10,000 to Enhance Retail Participation

_____ ने खुदरा भागीदारी बढ़ाने के लिए ऋण प्रतिभूतियों का अंकित मूल्य घटाकर Rs.10,000 कर दिया

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

Answer : Option D

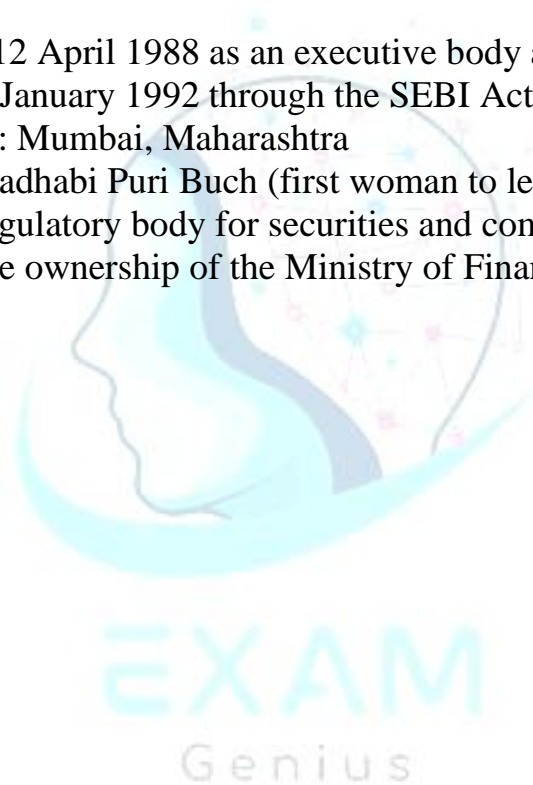
Explanation :

- The Markets regulator **Securities and Exchange Board of India (SEBI)** has **reduced the face value of debt securities from Rs 100,000 to Rs 10,000** to encourage greater participation of retail investors in the corporate bond market.
- This move **aims** to enhance liquidity and broaden the investor base in corporate bonds.
- Face value is a financial term used to describe a security's nominal or dollar value as given by its issuer.
- Lowering the face value makes debt securities more accessible to non-institutional investors and may attract more retail participation.
- Issuers intending to issue debt securities or non-convertible redeemable preference shares at the reduced face value must fulfil certain conditions.
- These include appointing at least one merchant banker and ensuring the instruments are plain vanilla, interest-bearing, or dividend-bearing.

- SEBI allows credit enhancements in these instruments, which could potentially mitigate risk and attract more investor interest.
- Issuers must update their General Information Document (GID) or issue an addendum to the shelf placement memorandum to reflect the new face value of Rs 10,000.
- This ensures transparency and compliance with regulatory standards.

About SEBI :

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



Ques : New Banking Malware _____ Targets Android Users for Banking Credential Theft .

नया बैंकिंग मैलवेयर _____ बैंकिंग क्रेडेंशियल चोरी के लिए एंड्रॉइड उपयोगकर्ताओं को लक्षित करता है

- (a) Snowbelt
- (b) Snowbird
- (c) Snowblind
- (d) Snowpeak
- (e) None of these

Answer : Option C

Explanation :

- A new banking malware called ‘Snowblind’ is targeting Android users to steal banking credentials.

About Snowblind Android malware:

- Discovered by cybersecurity firm Promon, headquartered in Norway.
- This malware can take your banking login details and perform unauthorised transactions.
- Snowblind exploits a built-in Android security feature to bypass anti-tamper protections in apps that handle sensitive information.
- This allows the malware to operate undetected and compromise sensitive data.
- Snowblind can disable biometric authentication (like fingerprint or facial recognition) and **two-factor authentication (2FA)**.
- These security features are commonly used by banking apps to prevent unauthorized access, making Snowblind particularly dangerous.
- Users are at risk of financial losses due to unauthorized transactions initiated by Snowblind.

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Ques : _____ Financial Withdraws Application for Non-Banking Financial Company License

_____ फाइनेंशियल ने गैर-बैंकिंग वित्तीय कंपनी लाइसेंस के लिए आवेदन वापस ले लिया

- (a) Zomato
- (b) Amul
- (c) Amazon
- (d) Swiggy
- (e) None of these

Answer : Option A

Explanation :

- **Zomato Financial Services**, a wholly-owned subsidiary of Zomato, has **withdrawn** its **application** for a **non-banking financial company (NBFC) license** with the **Reserve Bank of India (RBI)**.
- The company announced it does not plan to pursue lending in the future.
- The **application** for the NBFC license was **submitted** on **April 29, 2022**.
- **Zomato Financial Services** was **incorporated** in **February 2022**.
- **Reason** : The decision to withdraw the application was voluntary and has no material impact on the revenue or operations of Zomato.
- Zomato Payment Private Limited (ZPPL), another subsidiary of Zomato, voluntarily surrendered its certificate of authorization from the RBI to operate as an online payment aggregator in May 2024.

About Zomato :

- Founded : July 2008
- Headquarters : Gurgaon, Haryana, India
- MD & CEO : Deepinder Goyal

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Ques : Who collaborated to make UPI QR codes easily available in the UAE and the Middle East with an aim to provide a seamless payment experience for Indian travellers and NRIs?

जुलाई 2024 में, किसने भारतीय यात्रियों और एनआरआई के लिए निर्बाध भुगतान अनुभव प्रदान करने के उद्देश्य से यूएई और मध्य पूर्व में यूपीआई क्यूआर कोड आसानी से उपलब्ध कराने के लिए सहयोग किया?

- (a) NPCI International and VISA
- (b) NPCI International and Paytm
- (c) NPCI International and Phone Pe
- (d) NPCI International and American Express
- (e) NPCI International and Network International

Answer : Option E

Explanation :

- **NPCI International Payments Ltd. (NIPL)**, in **partnership** with **Network International**, a leading **digital commerce enabler** across the **Middle East and Africa**, has facilitated the **acceptance of QR-code-based Unified Payments Interface (UPI) payments** across point-of-sale (POS) terminals in the UAE.
- Now Indian travellers or NRIs in UAE will be able to make Unified Payments Interface (UPI) payments through QR code through Point-of-Sale machines.
- This **initiative aims** to provide seamless transaction experiences for Indian tourists in the UAE.
- With over 200,000 POS terminals spread in various sectors such as retail, hospitality, transport, and supermarkets, the UPI acceptance rollout will encompass a diverse range of establishments, including popular tourist and leisure attractions.

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Recently signed banking agreements :

- The Reserve Bank of India (RBI) has joined hands with the Bank for International Settlements (BIS) and central banks of 4 Asean (Association of Southeast Asian Nations) countries to collaborate on Project Nexus - a multilateral international initiative to enable retail cross-border payments.
- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveil Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the co-lending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.
- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector

- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.

- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM) at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.
- The State Bank of India (SBI) has entered into a five-year agreement with HCL Software to digitally transform its customer interaction framework by utilising the HCL Unica platform.



Ques : Hitachi Payment Services Granted _____ Final Authorization for Online Payment Aggregator License
हिताची पेमेंट सर्विसेज को ऑनलाइन भुगतान एग्रीगेटर लाइसेंस के लिए _____ की अंतिम मंजूरी मिल गई

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

Answer : Option B

Explanation :

- **Hitachi Payment Services**, India's end-to-end payments and commerce solutions provider, has **announced** that it has **received** the final authorisation from the **Reserve Bank of India (RBI)** to operate as an **Online Payment Aggregator**, under the **Payments and Settlement Systems Act, 2007**.
- Hitachi Payment Services provides UPI Solutions, SoftPOS, Value Added Services, artificial intelligence (AI) & Machine learning (ML) - based solutions, next-gen mobile-based merchant platforms, and UPI ATM on Android platform.

About Hitachi Payment Services:

- Founded : 2008 as Prizm Payment Services.
- Headquarters : Mumbai, Maharashtra.
- MD & CEO : Sumil Vikamsey

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Ques : The Centre has extended the Smart Cities Mission (SCM) under the Union Urban Development Ministry till _____.

केंद्र ने केंद्रीय शहरी विकास मंत्रालय के तहत स्मार्ट सिटी मिशन (SCM) को _____ तक बढ़ा दिया है।

- (a) December 2024
- (b) March 2025
- (c) September 2025
- (d) December 2025
- (e) April 2026

Answer : Option B

Explanation :

- The **Centre** has **extended** the **Smart Cities Mission (SCM)** under the Union Urban Development Ministry **till March 31, 2025**.
- Under the SCM, **launched in June 2015, 100 cities were chosen** through a competition to be **developed as smart cities**.
- The mission envisions developing areas within selected cities in the country as model areas based on an area development plan, which is expected to have a rub-off effect on other parts of the city and nearby cities and towns.
- More than **8,000 multi-sectoral projects** are being **developed by the 100 cities** amounting to around **Rs.1.6 lakh crore** under the SCM.
- The government's statement is 830 projects amounting to Rs.19,926 crore, accounting for 10% of the total projects under the mission, were in advanced stages of completion while 7,188 projects (90% of total projects) amounting to Rs.1,44,237 crore had been completed.
- The union government has already released Rs.46,585 crore (97% of the allocation) to 100 cities and 93% of the central funding has been utilised.

Ques : India will host which edition of UNESCO World Heritage Committee session at the Bharat Mandapam in New Delhi from July 21 to 31?

भारत 21 से 31

जुलाई तक नई दिल्ली के भारत मंडपम में यूनेस्को विश्व धरोहर समिति सत्र के कौन से संस्करण की मेजबानी करेगा?

- (a) 45th
- (b) 47th
- (c) 49th
- (d) 46th
- (e) 43rd

Answer: Option D

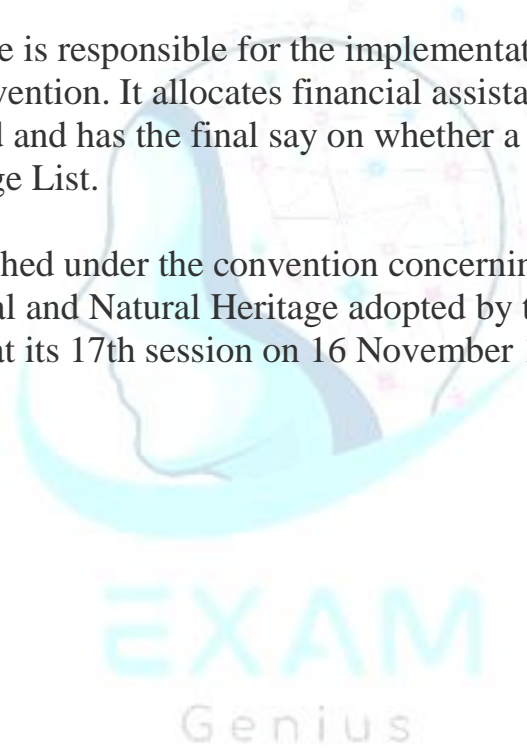
Explanation :

- **India will host 46th session of UNESCO World Heritage Committee session at the Bharat Mandapam in New Delhi from July 21-31.**
- **The 45th session of the committee was held at Riyadh in Saudi Arabia.**
- The event will be attended by over 2,500 delegates from State Parties, advisory bodies, senior diplomats, heritage experts, scholars, and researchers from 195 countries.
- The session is being organized by the Archaeological Survey of India (ASI), is likely to be inaugurated by Prime Minister Narendra Modi on July 21.

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About World Heritage Committee :

- The World Heritage Committee comprises representatives from 21 States Parties to the World Heritage Convention (1972) elected by the General Assembly of UNESCO.
- The current members of the committee, after elections in the 24th General Assembly of UNESCO in November 2023, are Argentina, Belgium, Bulgaria, Greece, India, Italy, Jamaica, Japan, Kazakhstan, Kenya, Lebanon, Mexico, Qatar, Republic of Korea, Rwanda, Saint Vincent and the Grenadines, Senegal, Türkiye, Ukraine, Vietnam, and Zambia.
- The committee is responsible for the implementation of the World Heritage Convention. It allocates financial assistance from the World Heritage Fund and has the final say on whether a site is inscribed on the World Heritage List.
- It was established under the convention concerning the Protection of the World Cultural and Natural Heritage adopted by the General Conference of UNESCO at its 17th session on 16 November 1972.



Ques : Russia has approved the schedule for the creation of a Russian orbital station by _____.

रूस ने _____ तक रूसी ऑर्बिटल स्टेशन के निर्माण के लिए कार्यक्रम को मंजूरी दे दी है।

- (a) 2028
- (b) 2029
- (c) 2030
- (d) 2031
- (e) 2033

Answer : Option E

Explanation :

- **Russia** has approved the schedule for the **creation of a Russian orbital station** by 2033.
- The scientific and **energy modules** will be **launched first in 2027**, and **three other core modules**, namely the universal nodal, gateway, and base modules, will be **launched by 2030**. and **two other target modules** are scheduled to be **launched by 2033**.
- A total of 608.9 billion rubles has been allocated to finance the project. The creation of the Russian orbital station would ensure the continuity of Russia's space programme and address issues of national security and scientific and technological development.
- Roscosmos, Russian Federal Space Agency, which was formed in 1992.

About Russia :

- **Capital** – Moscow
- **Currency** – Rubel
- **President** – Vladimir Putin (5th time)
- **Prime Minister** – Mikhail Mishustin

Defence Related News :

- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.

- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.

Ques : Who has been appointed as the Additional National Security Adviser (NSA)?

अतिरिक्त राष्ट्रीय सुरक्षा सलाहकार (NSA) के रूप में किसे नियुक्त किया गया है?

- (a) Vikram Mishri / विक्रम मिश्री
- (b) Nitin Gupta / नितिन गुप्ता
- (c) Rajindra Khanna / राजिन्द्र खन्ना
- (d) TV Ravichandran / टीवी रविचंद्रन
- (e) Ajit Doval / अजीत डोभाल

Answer : Option C

Explanation :

- **Deputy National Security Adviser (NSA) Rajinder Khanna** was appointed as the additional NSA.
- While Intelligence Bureau special director TV Ravichandran was named deputy NSA.
- This marks the first time the post of additional NSA has been filled, despite its longstanding existence.
- Khanna, a 1978-batch IPS officer from the Odisha cadre, served as the chief of the Research and Analysis Wing (R&AW) from December 2014 to December 2016. He was appointed deputy NSA in January 2018, overseeing the Technology and Intelligence section.
- Ravichandran's appointment as deputy NSA comes as he replaces Vikram Mistry, who was named foreign secretary last month.
- The National Security Council Secretariat (NSCS), led by Prime Minister Narendra Modi and with NSA Ajit Doval as its secretary, serves as the apex body for all internal and external security-related matters in India.

Recent Defence related appointments :

- 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)
- Rajeev Kumar : Director General of the Bureau of Police Research and Development (BPR&D)

Ques : Who has been appointed as the Chairperson of the National Medical Commission (NMC)?

राष्ट्रीय चिकित्सा आयोग (एनएमसी) के अध्यक्ष के रूप में किसे नियुक्त किया गया है ?

- (a) Gaurav Banerjee / गौरव बनर्जी
- (b) B.N. Gangadhar / बी.एन. गंगाधर
- (c) Vinod Ganatra / विनोद गणात्रा
- (d) Rushabh Gandhi / ऋषभ गांधी
- (e) Dr Sanjay Behari / डॉ. संजय बिहारी

Answer : Option B

Explanation :

- **Dr BN Gangadhar** has been **appointed** as the **Chairperson of the National Medical Commission (NMC)** while appointing Dr Sanjay Behari as president of Medical Assessment and Rating Board.
- Dr Gangadhar, former director of NIMHANS, was also the president of the autonomous Medical Assessment and Rating Board.
- Dr Behari is the director of Sree Chitra Tirunal Institute for Medical Sciences and Technology, Thiruvananthapuram.

Recent Appointment in different departments :

- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : **President of the Professional Golf Tour of India**
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association

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

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

Ques : Disobedience Day is observed every year on which day?
अवज्ञा दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 1 July
- (b) 2 July
- (c) 3 July
- (d) 4 July
- (e) 5 July

Answer : Option C

Explanation :

- **Disobedience Day** is observed every year **on 3 July**.
- **Disobedience Day** invites us to reflect on the **profound impact of civil disobedience throughout history** and its relevance in contemporary society.
- This observance not only commemorates pivotal moments in the struggle for justice and rights but also serves as a reminder of the power of collective action and nonviolent resistance.
- The history of civil disobedience is rich and varied, reflecting diverse struggles for human rights, freedom, and equality around the world.

Important days :

- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)

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- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day
- 30 June : International Day of Parliamentarism (Theme 2024 – Parliamentary diplomacy: Building bridges for peace and understanding.)
- 30 June : International Asteroid Day
- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day

IMPORTANT ONE – LINER Current Affairs

- **Sujata Saunik**, a 1987 batch IAS officer of the Maharashtra cadre, has been appointed as the **first woman Chief Secretary (CS) of Maharashtra**.
- **United Nations Conference on Afghanistan 3rd Edition Held at Doha, Qatar**. India lead by J P Singh, Joint Secretary in the Ministry of External Affairs.
- **South Korea, US, And Japan Launch First Trilateral Multi-Domain Exercise** Held at South Korea's southern island of Jeju.
- **Bharat Petroleum Corporation Limited (BPCL)** has entered into a **partnership** with the **Indian Olympic Association (IOA)** as the official Principal Partner for 4 years starting from Paris Olympics 2024 through Los Angeles (LA) Olympics 2028.
- **George Russell** clinched Mercedes' **first win** of the season at **Formula 1's Austrian Grand Prix** after taking advantage of a late clash between McLaren driver Lando Norris and championship leader Max Verstappen in a Red Bull.
- **Fauna of India Checklist Portal** Launched by **Union Minister of Environment, Forest, and Climate Change (MoEFCC) Bhupender Yadav** on 109th Foundation Day of the Zoological Survey of India (ZSI) in Kolkata.
- **Kerala** has **developed an inclusive sports manual** to nurture the talents of differently abled children in sports.
- **UNESCO introduced the New World Soil Health Index** at an international conference in Morocco to standardize soil quality assessment globally. It aims to monitor soil degradation trends and improvements across different ecosystems.

Ques : The Reserve Bank of India has imposed a monetary penalty of Rs 1.31 crore on which bank for non-compliance with certain directions related to KYC and 'loans and advances' in July 2024?

भारतीय रिजर्व बैंक ने जुलाई 2024 में केवाईसी और 'ऋण और अग्रिम' से संबंधित कुछ निर्देशों का पालन न करने पर किस बैंक पर 1.31 करोड़ रुपये का मौद्रिक जुर्माना लगाया है?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyas Bank / करूर व्यास बैंक

Answer : Option D

Explanation :

- The **Reserve Bank of India** has imposed a monetary **penalty** of **Rs 1.31 crore** on **Punjab National Bank** for **non-compliance** with certain directions **related to KYC and 'loans and advances'**.
- The Reserve Bank said it conducted a statutory inspection of the bank concerning its financial position as on March 31, 2022.
- This penalty was imposed for non-compliance with RBI directions regarding 'Loans and Advances: Statutory and Other Restrictions' and the 'Reserve Bank of India (Know Your Customer (KYC) Direction, 2016'.
- RBI has also cancelled the licence of Shimsha Sahakara Bank Niyamitha, Maddur (Karnataka) in the wake of its worsening financial position.
- On liquidation, every depositor would be entitled to receive a deposit insurance claim amount of his/her deposits up to Rs 5 lakh from Deposit Insurance and Credit Guarantee Corporation (DICGC).

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Recent Penalties imposed on Banks by RBI :

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

Ques : _____ partners with Online PSB Loans Ltd to digitalize Jan Suraksha Schemes for regional rural Banks

जन सुरक्षा को डिजिटल बनाने के लिए _____ ने ऑनलाइन पीएसबी लोन लिमिटेड के साथ साझेदारी की क्षेत्रीय ग्रामीण बैंकों के लिए योजनाएं

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

Answer : Option A

Explanation :

- **National Bank for Agriculture and Rural Development (NABARD) and Online PSB Loans Limited have signed an agreement to promote financial inclusion through regional rural banks.**
- The collaboration seeks to smoothen the process of enrolment and claim settlement under the **Jan Suraksha Schemes for all 43 Regional Rural Banks (RRBs)** onboarded on one platform through the JanSuraksha Portal.
- The **JanSuraksha Portal** facilitates digital enrolment and claim settlements for the **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** and the **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**.

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About schemes :

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) :

- Eligibility : Persons in the age group of 18-50 years having an individual bank or a post office account
- Benefits : Life cover of Rs. 2 Lakh in case of death due to any reason against a premium of Rs. 436/- per annum.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- Eligibility : Persons in the age group of 18-70 years having an individual bank or a post office account
- Benefits : Accidental death cum disability cover of Rs.2 lakh (Rs.1 lakh in case of partial disability) for death or disability due to an accident against a premium of Rs.20/- per annum.

About NABARD

- Established : 12 July 1982 (Under recommendations of B. Sivaraman Committee)
- HQ : Mumbai
- Chairman : Shaji K V

Ques : Which of the following company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers?

निम्नलिखित में से किस कंपनी ने ग्राहकों के लिए एक स्थिर सेवानिवृत्ति आय प्रदान करने के उद्देश्य से एक आस्थगित वार्षिकी योजना शुरू की है?

- (a) Bajaj Allianz General Insurance
- (b) Shriram Life Insurance
- (c) Kotak Mahindra Life Insurance
- (d) Go Digit General Insurance
- (e) Life Insurance Corporation

Answer : Option B

Explanation :

- **Private sector** life insurer **Shriram Life Insurance Company** has **launched a Deferred Annuity Plan** aimed at **providing a steady retirement income for customers.**
- With an **annuity plan** starting at **Rs 60,000 a year**, the entry **age** for the plan is **from 40 to 75 years** and it **includes payable with or without Return of Purchase Price.**
- **Deferment period** is **from 5 to 10 years** after which annuity payments would commence.
- The Shriram Life Deferred Annuity Plan aims to fill this gap by providing an income stream and life cover, ensuring financial support for customers and their spouses without relying on their children or others. Its affordable rates cater to entrepreneurs not covered under social security schemes.

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Recent Facilities Launched in Banking & Insurance Sector :

- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finquiry' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.

- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transactions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.

- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AutHorisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- Maldives intends to launch India's RuPay service, reflecting the strengthening of ties between the two nations.
- Online insurance marketplace Policybazaar has introduced its 'Claim Assurance Program' to accelerate the motor insurance claims process.
- YES BANK has announced the launch of YES Grandeur, an exclusive banking programme designed to address the unique financial and lifestyle needs of India's fast-growing Emerging Affluent segment.
- Axis Bank has introduced the 'ARISE ComeAsYouAre' talent acquisition programme to recruit individuals from the LGBTQIA+ community across India for careers in banking.
- Paytm, has launched the UPI Lite wallet to simplify payments, particularly for low-value transactions.

Ques : Which insurance company has launched the 'Jeevan Samarth' initiative, an initiative aimed at transforming the agency ecosystem?

किस बीमा कंपनी ने 'जीवन समर्थ' पहल शुरू की है, जिसका उद्देश्य एजेंसी पारिस्थिति की तंत्र को बदलना है?

- (a) Bharti AXA General Insurance
- (b) Life Insurance Corporation
- (c) Kotak Mahindra Life Insurance
- (d) Bajaj Allianz General Insurance
- (e) Go Digit General Insurance

Answer : Option B

Explanation :

- **Life Insurance Corporation (LIC)** has **launched** the 'Jeevan Samarth', an **initiative** aimed at **transforming the agency ecosystem**.
- To achieve this, **Life Insurance Corporation (LIC)** has **partnered** with a **global consulting firm**, which will undertake this agency **transformation project** by **reviewing its existing agency framework** on an **end-to-end basis**.
- It will also entail revamping the agency operations at the branch, division and zonal level directed towards establishing global best practices in the wake of the fast-changing industry and regulatory landscape of the insurance sector.

Ques : Young Liu has been awarded the Padma Bhushan award recently. He is the Chairman of which company?

यंग लियू को हाल ही में पद्म भूषण पुरस्कार से सम्मानित किया गया है। वह किस कंपनी के अध्यक्ष हैं?

- (a) Oppo
- (b) IBM
- (c) Toyoto Motor
- (d) Pegatron
- (e) Foxconn

Answer : Option E

Explanation :

- **Foxconn Chairman Young Liu has received the Padma Bhushan from Manharsinh Yadav of India Taipei Association.**
- Liu was conferred with **Padma Bhushan**, the **third-highest civilian award**, on the eve of the **75th Republic Day this year.**
- Foxconn is not only expanding its iPhone production facility but is also setting up a chip plant in a joint venture with HCL Group.

About Foxconn :

- **Foxconn, headquartered in Taiwan**, is the world's largest contract manufacturer, assembling about 70 per cent of all iPhones.
- In the past year, Foxconn has **invested heavily in expanding its presence in India**, particularly in the southern regions.
- This expansion is part of a broader strategy to reduce reliance on Chinese manufacturing and capitalise on the growing opportunities in the Indian market.

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Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- 'The Economic Times HR World Future Ready Organization Award 2024-25' : NHPC, India's premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver

- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for “Kairos”
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the ‘Best Product Iteration’ category at the INMA Awards 2024 : OTTplay
- ‘Best Employer’ 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)’s 2024 Global Media Award : India Today Group’s AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber
- CIDC Vishwakarma Award for Social Development and Impact : Puravankara Limited
- KISS (Kalinga Institute of Social Sciences) Humanitarian Award 2021 : Tata Group Chairman Ratan Tata
- World Press Photo of the Year award 2024 – Mohammed Salem
- International Fellowship by the Engineering Academy of Japan – Kaushik Rajashekara
- Asunta Lakra Award : Deepika Soreng

Ques : Recently, Arnab Kumar Chowdhury and Charulatha S. Kar have been appointed as Executive Directors of which of the following organizations?

हाल ही में, अर्नब कुमार चौधरी और चारुलता एस. कर को निम्नलिखित में से किस संगठन के कार्यकारी निदेशक के रूप में नियुक्त किया गया है?

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** has **appointed Arnab Kumar Chowdhury and Charulatha S. Kar** as **executive directors**.
- **Prior to being promoted** as executive director, **Chowdhury** was **serving** as Chief General Manager-in-Charge in the Department of Supervision.
- As executive director, he will look after Deposit Insurance and Credit Guarantee Corporation (DICGC), foreign exchange department, and international department.
- **Prior to being promoted** as executive director, **Charulatha** was **serving** as Chief General Manager-in-Charge in the Human Resource Management Department.
- She will look after the Department of Communication, Human Resource Management Department, and Right to Information (First Appellate Authority).

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Recent Appointment in Banking & Insurance Sector :

- Challa Sreenivasulu Setty : chairman of State Bank of India (SBI)
- Rushabh Gandhi : Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance
- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company
- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank
- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank

- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital



Ques : Which of the following has launched the 'Health Saathi' plan, an exclusive health and income protection plan for its merchant partners?

निम्नलिखित में से किसने अपने व्यापारी भागीदारों के लिए एक विशेष स्वास्थ्य और आय सुरक्षा योजना 'हेल्थ साथी' शुरू की है?

- (a) Paytm
- (b) PhonePe
- (c) LIC
- (d) ICICI Bank
- (e) Google pay

Answer : Option A

Explanation :

- One 97 Communications Limited (OCL), which owns brand **Paytm**, has rolled out '**Paytm Health Saathi**', an exclusive **health and income protection plan** for its merchant partners.
- This plan is available on the '**Paytm for Business**' app.
- The launch of 'Paytm Health Saathi' **aims to safeguard the wellbeing of its merchants**, ensuring their health and business continuity.
- With this service, Paytm continues to empower its merchant partners, bolstering their resilience, while democratising access to affordable coverage.

Ques : Which country has been admitted as the 10th full member of the Shanghai Cooperation Organization (SCO)?

किस देश को शंघाई सहयोग संगठन (एससीओ) के 10वें पूर्ण सदस्य के रूप में शामिल किया गया है?

- (a) Afghanistan
- (b) Mongolia
- (c) Bangladesh
- (d) Belarus
- (e) Iran

Answer : Option D

Explanation :

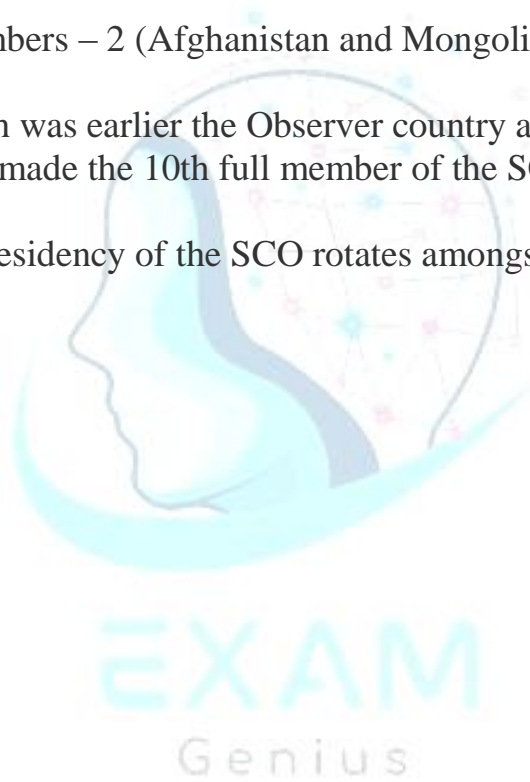
- The **24th Meeting** of the **Council of Heads of State** of the **Shanghai Cooperation Organization (SCO)** was held in **Astana, Kazakhstan**.
- Kazakhstan President Kassym-Jomart Tokayev hosted the summit meeting.
- The Eurasian country of **Belarus** was **admitted** as the **10th full member of the SCO**.
- The Indian Prime Minister skipped the meeting, and India was represented by the External Affairs Minister Dr. S Jaishankar.

About Belarus :

- Capital- Minsk
- Currency- Belarusian ruble
- Continent – Europe
- Official languages- Belarusian, Russian
- President- Aleksandr Lukashenko

About Shanghai Cooperation Organization (SCO) :

- Founded – 15 June 2001
- Headquarters – Beijing, China
- Member Countries – 10 (Iran, China, India, Kazakhstan, Kyrgyzstan, Pakistan, Russia, Tajikistan, Uzbekistan, and Belarus)
- The founding members (5) of Shanghai Cooperation Organization (SCO) were China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan. India and Pakistan officially joined this organization in 2017. Iran joined in 2023.
- Observer members – 2 (Afghanistan and Mongolia).
- Belarus, which was earlier the Observer country at the SCO, was upgraded and made the 10th full member of the SCO in 2024.
- The annual Presidency of the SCO rotates amongst the member states.



Ques : Who has been appointed as Director General of Press Information Bureau (PIB)?

प्रेस सूचना ब्यूरो (पीआईबी) के महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Gaurav Banerjee / गौरव बनर्जी
- (b) Jetha Ahir / जेठा अहीर
- (c) Dhirendra Ojha / धीरेंद्र ओझा
- (d) Rushabh Gandhi / ऋषभ गांधी
- (e) Inder Pal Singh Bindra / इंद्रपाल सिंह बिंद्रा

Answer : Option C

Explanation :

- Senior Indian Information Service (IIS) officer **Dhirendra Ojha** has been appointed as **Director General of Press Information Bureau (PIB)**.
- Ojha will replace Sheyphali Sharan, who has been appointed as the Director General of the Publications Division.

Recent Appointment in different departments :

- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : President of the Professional Golf Tour of India
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)

- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board

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

EXAM
Genius

Ques : Who has been honoured with the first K. Saraswathi Amma Award ?

प्रथम के.सरस्वती अम्मा पुरस्कार से किसे सम्मानित किया गया है

- (a) Amitav Ghosh / अमिताव घोष
- (b) Vikram Seth / विक्रम सेठ
- (c) Jhumpa Lahiri / झुम्पा लाहिड़ी
- (d) P Geetha / पी गीता
- (e) Priya A.S. / प्रिया ए.एस.

Answer : Option D

Explanation :

- Writer, critic and feminist activist **P. Geetha** was presented with the **first K. Saraswathi Amma Award** for her work **"Aan Thachukal"** on MT Vasudevan Nair's scripts.
- It is **instituted by WINGS** (Women's Integration and Growth Through Sports) Kerala.
- **Saraswathi Amma** published her **first short story in 1938**. In her time, she was **dubbed as a 'men hater'**, later the feminist world hailed her as the forerunner of feminist literature.
- Saraswathi Amma was a bold writer who stood alone against the then patriarchal literary world. WINGS is an organisation formed with an objective of making women bold and independent.
- Founder of WINGS – N.A. Vinaya

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Ques : Who has been appointed as the 58th Prime Minister of the United Kingdom?

यूनाइटेड किंगडम के 58वें प्रधान मंत्री के रूप में किसे नियुक्त किया गया है?

- (a) Jeremy Corbyn / जेरेमी कॉर्बिन
- (b) Keir Stammer / कीर स्टैमर
- (c) Nigel Farage / निगेल फराज
- (d) Liz Truss / लिज़ ट्रस
- (e) Rishi Sunak / ऋषि सुनक

Answer : Option B

Explanation :

- **Keir Starmer** has been **appointed** as the **new Prime Minister** of the **United Kingdom** by Monarch King Charles III.
- Keir Starmer is the **58th Prime Minister** of the United Kingdom.
- Keir Starmer's **Labour Party** won a landslide victory in the recently held parliamentary election. He replaced the Conservative Party leader, Rishi Sunak, whose party badly lost the election.

About United Kingdom (UK) :

- **Capital** – London
- **Currency** – Pound sterling
- **Prime Minister** – Keir Stammer (replace Rishi Sunak)

Newly Appointed Prime Minister & President :

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

Ques : What was the amount of India's defense production in FY 2023-24?

वित्त वर्ष 2023-24 में भारत का रक्षा उत्पादन की मात्रा कितनी थी?

- (a) 1.17 lakh
- (b) 1.27 lakh
- (c) 1.07 lakh
- (d) 1.37 lakh
- (e) 1.57 lakh

Answer : Option B

Explanation :

- **Ministry of Defence** has achieved the highest-ever growth in indigenous defence production in value terms during **Financial Year (FY) 2023-24**.
- As per the data received from all Defence Public Sector undertakings (DPSUs), other PSUs manufacturing defence items and private companies, the value of defence production in the country has gone up to a record-high figure i.e., Rs 1,26,887 crore, reflecting a growth of 16.7% over the defence production in F24.
- The value of defence production in FY 2022-23 was Rs 1,08,684 crore.
- Of the total value of production (VoP) in 2023-24, about 79.2% has been contributed by DPSUs/other PSUs and 20.8% by the private sector.
- The feat has been achieved due to the policy reforms/initiatives and ease of doing business brought in by the Government in the last 10 years with focus on attaining self-reliance.
- In the last five years (since 2019-20), the value of defence production has been increasing steadily, and grown by over 60%.

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Ques : Union Home Minister and Minister of Cooperation, Amit Shah addressed “Sahkar Se Samriddhi” conference on the occasion of 102nd International Day of Cooperatives in which city?
केंद्रीय गृह मंत्री और सहकारिता मंत्री अमित शाह ने 102वें अंतर्राष्ट्रीय सहकारिता दिवस के अवसर पर किस शहर में “सहकार से समृद्धि” सम्मेलन को संबोधित किया?

- (a) New Delhi
- (b) Bengaluru
- (c) Chennai
- (d) Indore
- (e) Gandhinagar

Answer : Option E

Explanation :

- **Union Home Minister and Minister of Cooperation, Amit Shah** addressed “Sahkar Se Samriddhi” conference on the occasion of **102nd International Day of Cooperatives in Gandhinagar, Gujarat.**
- The Ministry of Cooperation organised ‘Sahkar se Samriddhi’ conference on this day to mark the celebration of International Day of Cooperatives 2024.
- The **International Day of Cooperatives is an annual celebration** of the cooperative movement around the world. It has been observed on the first Saturday of July (6 July) ever since 1923 by the International Cooperative Alliance (ICA).
- The **theme** for the 102nd International Cooperative Day is-
“Cooperatives Build a Better Future for All.”

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Ques : World Zoonoses Day is observed every year on which day?
विश्व जूनोसिस दिवस हर साल किस दिन मनाया जाता है?

- (a) 6 July
- (b) 7 July
- (c) 8 July
- (d) 9 July
- (e) 10 July

Answer : Option A

Explanation :

- **World Zoonoses Day** is observed every year on **July 6**.
- **Objective** – To raise awareness amongst the public and the stakeholders about the danger of diseases that can be transmitted from animals to humans.
- **Theme 2024** – One World, One Health: Prevent Zoonoses”
- On 6 July 1885, the French biologist Louis Pasteur successfully administered the first rabies vaccine to a 9-year-old boy, Joseph Meiste, who had been bitten by a rabid dog. To mark such a momentous event in medical science, every year, 6 July is observed as World Zoonoses Day.
- The root of the Zoonoses word is the Greek word ‘**Zoon " and "nosos "**. In Greek “Zoon” means animal, and “nosos” means illness. Thus, Zoonoses refers to a disease that spreads from **vertebrate animals to humans** and vice versa.

Important days :

- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day

- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day
- 30 June : International Day of Parliamentarism (Theme 2024 – Parliamentary diplomacy: Building bridges for peace and understanding.)
- 30 June : International Asteroid Day
- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day

IMPORTANT ONE – LINER Current Affairs

- **Indiabulls Housing Finance Ltd's** name has been **changed** to **Sammaan Capital Ltd**, following its **transformation** into a board-run and diversely-held financial institution, from being a promoter-led and promoter-driven lender.
- Jharkhand Mukti Morcha (JMM) leader **Hemant Soren** was **sworn** in as **Jharkhand Chief Minister** for the **third term**.
- **NITI Aayog** has **launched Sampoonata Abhiyan Campaign** to achieve saturation of six key indicators in Aspirational Districts and Aspirational Blocks across the country. This is a three-month campaign running from June 4 to September 30.
- The **National Informatics Centre (NIC)** and the **Spices Board of India** have **signed** an **MoU** to develop **Artificial intelligence (AI)** tools for **detecting** and classifying large **cardamom diseases** in **Sikkim**.
- **Meta** has **introduced** a new **AI tool** that can **generate or retexture 3D objects** in under a minute. Meta 3D Gen AI System is a combined AI system that can generate high-quality 3D assets, with both high-resolution textures and material maps, all within one minute
- **Japan** launched the **Advanced Land Observation Satellite-4 "DAICHI-4" (ALOS-4)** on July 1, 2024. The **launch** took place **from the Tanegashima Space Center** using the third flight of the H3 Launch Vehicle (H3 F3).

Ques : Which Public sector banks (PSBs) Show Robust Credit Growth in Q1

कौन से सार्वजनिक क्षेत्र के बैंक (पीएसबी) ने Q1 में मजबूत क्रेडिट वृद्धि दिखाई है

- (a) UCO Bank / यूको बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Bank of Maharashtra / बैंक ऑफ महाराष्ट्र
- (d) State Bank of India / भारतीय स्टेट बैंक
- (e) Both A and C / ए और सी दोनों

Answer : Option E

Explanation :

- **Public sector banks (PSBs)** seem to have started FY25 on a strong note, clocking **robust credit growth**, going by provisional business updates of **Bank of Maharashtra (BoM)** and **UCO Bank** for the first quarter of FY25.

Bank of Maharashtra Growth :

- Reported a strong **19.01%** year-on-year growth in gross advances in Q1 FY25.
- Gross loans stood at Rs. **2,09,065 crore** as of June-end 2024, up from Rs. 1,75,676 crore in June-end 2023.
- Total deposits grew by **9.44%** year-on-year, reaching Rs. 2,67,423 crore by June-end 2024, compared to Rs. 2,44,365 crore in June-end 2023.
- The credit-deposit ratio (C-D) rose to **78.18%** as of June-end 2024 against 71.89% as on June-end 2023.

UCO Bank Growth :

- Reported a robust **17.78%** year-on-year growth in gross advances for Q1 FY25.
- Domestic advances specifically grew by 19.33% year-on-year, reaching Rs. 1.67 lakh crore by June-end 2024, compared to Rs. 1.40 lakh crore in June-end 2023.
- Total deposits grew by **7.39% year-on-year**, reaching Rs. 2.68 lakh crore by June-end 2024, compared to Rs. 2.50 lakh crore in June-end 2023.
- The credit-deposit ratio rose to **72.15%** as on June-end 2024 against 65.79% as on June-end 2023.

About Bank of Maharashtra :

- Established : 16 September 1935
- Headquarters : Pune, Maharashtra
- MD & CEO : Nidhu Saxena
- Tagline : One Family One Bank

About UCO Bank (formerly United Commercial Bank) :

- Founded : 6 January 1943
- Headquarters : Kolkata, West Bengal
- MD & CEO : Ashwani Kumar

Ques : The Reserve Bank of India has imposed a monetary penalty of Rs 10000 on which bank for Failure in Mutilated Note Exchange
भारतीय रिज़र्व बैंक ने कटे-फटे नोट विनिमय में विफलता के लिए किस बैंक पर
10000 रुपये का मौद्रिक जुर्माना लगाया 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 C

Explanation :

- The **Reserve Bank of India (RBI)** imposed a **penalty** of **Rs.10,000** on **YES Bank** for not exchanging mutilated notes.
- The **penalty** was imposed under the "Scheme of Penalties for bank branches including Currency Chests" based on the bank's performance in customer service, specifically regarding the exchange of mutilated notes.
- According to the RBI's Master Circular, any violation of the agreement with RBI or deficiency in service, such as refusal to exchange soiled or mutilated notes, can attract penalties.
- If there are multiple instances (more than five) of violations or deficiencies, the penalty can escalate significantly to Rs.5 lakh.
- The penalties underscore the importance of banks adhering to RBI guidelines and maintaining high standards in customer service, especially in handling currency-related transactions.

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Recent Penalties imposed on Banks by RBI :

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

Ques : Ministry of Finance Notifies _____ Interest Rate for Special Deposit Scheme in July-September

वित्त मंत्रालय ने जुलाई-सितंबर में विशेष जमा योजना के लिए _____ ब्याज दर अधिसूचित की

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

Answer : Option A

Explanation :

- The **Ministry of Finance (MoF)** has announced that deposits made under the **Special Deposit Scheme (SDS)** for **non-government provident**, superannuation and gratuity funds would earn **7.1% interest** from **July 1 to September 30, 2024**.
- The **rates** remain **unchanged** from the **April-June quarter**.
- The interest rate on SDS significantly influences the Employee Provident Fund (EPF) interest rate declaration since nearly 80% of the EPF corpus is invested in SDS

What is SDS?

- SDS is a scheme where non-government provident funds, like those managed by the Employees' Provident Fund Organisation (EPFO), invest their funds.
- Launched in **1975** by the Government of India.
- Designed to provide a secure and stable investment avenue for provident funds, especially those managed by both public and private sector employers.
- Ensures that accumulations in provident funds earn a guaranteed return, securing the financial future of employees.
- The guaranteed rate of return makes SDS 1975 an appealing option for provident fund trustees seeking safe investments with predictable returns.

Ques : In which year LIC was established?

LIC की स्थापना किस वर्ष हुई थी?

- (a) 1954
- (b) 1958
- (c) 1952
- (d) 1956
- (e) 1960

Answer : Option D

Explanation :

About LIC :

- Established: 1956
- Headquarters- Mumbai, Maharashtra
- Chairman- Siddhartha Mohanty
- It is owned by the Government of India and under the Ministry of Finance.

Recently in News :

- Life Insurance Corporation of India (LIC) has re-designated its chairman Siddhartha Mohanty as managing director (MD) and chief executive officer (CEO).
- Mohanty was appointed as the chairperson of LIC in April 2023 until June 29, 2024. Thereafter, he was scheduled to take over the role of MD & CEO of the corporation until June 7, 2025.
- Currently, LIC has four other Managing Directors : M. Jagannath, Tablesh Pandey, Sat Pal Bhanoo, and R. Doraiswamy.
- Siddhartha Mohanty began his career with LIC as an apprentice officer in 1985. Over nearly 40 years, he has held various roles within LIC, including Executive Director (Legal) and Chief Operating Officer (COO) at LIC Housing Finance Limited (HFL).

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Ques : Ratan Kumar Kesh has been appointed as the interim MD & CEO of which bank?

रतन कुमार केश को किस बैंक का अंतरिम एमडी और सीईओ नियुक्त किया गया है?

- (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 board of private sector lender **Bandhan Bank** approved the **appointment** of **Ratan Kumar Kesh** as **interim MD and CEO** of the bank with effect **from July 10** for a period of **three months**.
- The present **MD and CEO, Chandra Shekhar Ghosh**, is **set to retire** on **July 9**.
- Mr. Kesh has been the executive director and chief operating officer of Bandhan Bank since March 2023. He was formerly with the ICICI Bank, HDFC Bank, Yes Bank and Axis Bank.

About Bandhan Bank :

- **Founded** – 2001
- **Founder** – Chandra Shekhar Ghosh
- **Headquarters** – Kolkata
- **MD & CEO** – Ratan Kumar Kesh (Interim)

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Recent Appointment in Banking & Insurance Sector :

- Charulatha S. Kar : Executive Directors of Reserve Bank of India (RBI)
- Challa Sreenivasulu Setty : chairman of State Bank of India (SBI)
- Rushabh Gandhi : Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance
- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company
- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank
- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra

- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital



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Ques : Who has been elected as the new President of Iran in July 2024?

जुलाई 2024 में ईरान के नए राष्ट्रपति के रूप में किसे चुना गया है?

- (a) Mohammad Bagher Ghalibaf / मोहम्मद बघेर ग़ालिबफ़
- (b) Masoud Pezeshkian / मसूद पेज़ेशकियान
- (c) Mohammad Javad Zarif / मोहम्मद ज़वाद ज़रीफ़
- (d) Mohammad Fazeli / मोहम्मद फ़ज़ेली
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Reformist and moderate leader, **Masoud Pezeshkian** has been elected as Iran's new president.
- The Interior Ministry of Iran declared him the winner of the presidential **run-off against rival Saeed Jalili**.
- In the run-off presidential election, Masoud Pezeshkian secured **53.7 per cent of the votes**, and Jalili got 44.3 per cent.
- **The presidential election** was necessitated in Iran **after the death of President Ebrahim Raisi**, foreign minister Hossein Amir-Abdollahian, in a helicopter crash on 19 May 2024.
- The term of the Iranian President is four years, and he is eligible for re-election.

About Iran :

- Capital – Tehran
- Currency – Rial
- President – Masoud Pezeshkian

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Newly Appointed Prime Minister & President :

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

Ques : Which company launched the world's first CNG powered motorcycle in July 2024?

जुलाई 2024 में किस कंपनी ने दुनिया की पहली CNG संचालित मोटरसाइकिल लॉन्च की?

- (a) Hero
- (b) Honda
- (c) Bajaj Auto
- (d) Mahindra
- (e) Tata Auto

Answer : Option C

Explanation :

- Pune headquartered **Bajaj Auto** has **launched** the **world's first CNG powered motorcycle**.
- **Priced** between **Rs 95,000 and Rs 1,10,000**, the bike will be available across the country in a phased manner.
- Union minister of Road Transport **Nitin Gadkari** who **unveiled** the **bike** talked about the **Centre's commitment to green and clean technology**.
- India's automobile industry is the third largest in the world. "Our automobile industry contributes around Rs 3 lakh crore in terms of GST and employs around 4 crore people."
- **Called Freedom**, the CNG powered bike has a **2-kg CNG cylinder** and a **2-litre petrol tank**. The bike, which has a **125 cc engine**, has the **longest seat length** and state of the art technology.
- The bike, which can switch to petrol when gasoline runs low, has been through 11 safety tests. It will be available in Indian markets in a phased manner.

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Ques : Who has been appointed as the Chairman and Managing Director of India Trade Promotion Organization (ITPO)?

भारत व्यापार संवर्धन संगठन (ITPO) के अध्यक्ष और प्रबंध निदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Inder Pal Singh Bindra / इंद्रपाल सिंह बिंद्रा
- (b) Pradeep Singh Kharola / प्रदीप सिंह खरोला
- (c) Jetha Ahir / जेठा अहीर
- (d) Rushabh Gandhi / ऋषभ गांधी
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- The **appointments Committee** of the Cabinet has **extended** the **tenure** of **Retired IAS officer, Pradeep Singh Kharola** as **Chairman and Managing Director** of **India Trade Promotion Organization**.
- The Committee has given an **extension till 19th October 2025**.
- Kharola will continue to be chairman of the National Recruitment Agency and Director General of the National Testing Agency (NTA).

Recent Appointment in different departments :

- Dhirendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution

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

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

Ques : Which state government has launched the 'Lokpath Mobile App' to Expedite Road Issue Resolution?

किस राज्य सरकार ने सड़क संबंधी मुद्दों के त्वरित समाधान के लिए 'लोकपथ मोबाइल ऐप' लॉन्च किया है?

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

Answer : Option E

Explanation :

- Chief Minister of **Madhya Pradesh**, Mohan Yadav has **launched** the **Lokpath Mobile App**.
- The **goal** of this digital project is **to quickly fix road problems** that people report **within seven days**. It is a **big step toward better road** upkeep and accountability in the state.
- It is developed by Madhya Pradesh State Electronic Development Corporation Limited (MPSEDC); the **app** was **created by the Public Works Department (PWD)**.
- The Lokpath Mobile App lets people directly share problems with the roads, like potholes or other damage.

About Madhya Pradesh :

- Capital – Bhopal
- Chief Minister – Dr Mohan Yadav (replace Shivraj Singh Chauhan)
- Deputy CM – Jagdish Devda & Rajendra Shukla
- Speaker of Madhya Pradesh Assembly – Narendra Singh Tomar
- Governor – Mangubhai C. Patel

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Recently launched Apps/portals:

- Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN) - Union Minister for Coal and Mines, G Kishan Reddy for providing support of Rs 1,00,000/- (Rupees One Lakh) to the Preliminary examination qualified candidates
- Sangyaan App - Director General of Railway Protection Force (RPF) Manoj Yadava
- Karnataka Bank Limited (KBL), a leading private sector bank launched KBL WISE (Wellness Investments and Savings for Elderly) Senior Citizen Savings Account.
- The government is likely to launch the National Health Claim Exchange (NHCX) — a single portal to submit and process health insurance claims across hospitals in the country — in the next two three months.
- 'Swiggy Pawlice' initiative for finding missing pets : Swiggy
- 'Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan' (PM-SURAJ) : Prime Minister Narendra Modi
- 'Know Your Candidate' (KYC) Chief Election Commissioner Rajiv Kumar
- Bhasha-Net Portal : National Internet Exchange of India (NIXI) and Ministry of Electronics and Information Technology (MeitY)
- Sankalan : Union Minister Amit Shah, Ministry of Home Affairs (MHA)
- Saksham App : Election Commission
- citizens' vigil App : Election Commission

EXAM
Genius

Ques : In which year NATO was formed?

नाटो का गठन किस वर्ष हुआ था?

- (a) 1946
- (b) 1947
- (c) 1948
- (d) 1948
- (e) 1949

Answer : Option E

Explanation :

About North Atlantic Treaty Organization (NATO)

- Founded – 1949
- Headquarters – Brussels, Belgium
- Secretary General- Mark Rutte
- Member countries -32 (32nd Sweden, 31st Finland)
- Founding Members – United States, Canada, and ten European countries, including Belgium, Denmark, France, Iceland, Italy, Luxembourg, Netherlands, Norway, Portugal, and the United Kingdom.
- NATO is a military alliance between North American and European countries.

Recently in News :

- USA will host the 3-day NATO summit in Washington DC.
- The three-day NATO summit to be held here from July 9 to 11 will be the first to include Sweden as a member of the alliance. Sweden officially joined the alliance in March.
- The summit is likely to show a strong demonstration of America and its allies' support for Ukraine and make significant new announcements to increase military, political and financial support for the war-torn European country.
- The historic summit would also mark the 75th anniversary of the founding of the North Atlantic Treaty Organization (NATO), which is now a strong military alliance of 32 countries.

Ques : When Financial Action Task Force (FATF) established ?
फाइनेंशियल एक्शन टास्क फोर्स (एफएटीएफ) की स्थापना कब हुई?

- (a) 1989
- (b) 1954
- (c) 1946
- (d) 1980
- (e) 1985

Answer : Option A

Explanation :

About Financial Action Task Force (FATF) :

- Founded – 1989
- Headquarters – Paris, France
- Membership – 40
- President – Elisa de Anda Madrazo; Mexico (replace T Raja Kumar; Singapore)

Recently in News :

- Mexico's **Elisa de Anda Madrazo** has been **appointed** as the **president** of **Financial Action Task Force (FATF)**.
- She **succeeded** Mr. **T. Raja Kumar** of Singapore.
- Elisa is the president from **1 July 2024 to 30 June 2026**.
- Ms. De Anda has over a decade of experience in leadership positions in the anti-money laundering (AML) and countering the financing of terrorism (CFT) sector.
- Ms. De Anda currently serves as Director General in Mexico's Ministry of Finance and Public Credit. Elisa joined the Ministry in 2015.

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Ques : Who has won the Formula One British Grand Prix 2024?
फॉर्मूला वन ब्रिटिश गैंड प्रिक्स 2024 किसने जीता है?

- (a) Sebastian Vettel / सेबेस्टियन वेट्टल
- (b) Lewis Hamilton / लुईस हैमिल्टन
- (c) Max Verstappen / मैक्स वेरस्टैपेन
- (d) Charles Leclerc / चार्ल्स लेक्लर
- (e) Sergio Pérez / सर्जियो पेरेज़

Answer : Option B

Explanation :

- **Lewis Hamilton** held off Max Verstappen in the **British Grand Prix** at **Silverstone** for a **first victory since Saudi Arabia in 2021**.
- **Lando Norris** of McLaren was **third**. **Oscar Piastri** of McLaren was **fourth** with Carlos Sainz of Ferrari sixth and Nico Hulkenberg of Haas seventh.
- It was a record-extending **104th of Hamilton's career** and set a new string of records – not least the first F1 driver to win a race in 16 different seasons and **first to win nine at the same circuit**.

Recent 2024 Grand Prix Winner :

- Spanish Grand Prix 2024 – Red Bull's Max Verstappen (Netherlands)
- Canadian Grand Prix 2024 – Red Bull's Max Verstappen (Netherlands)
- Monaco Grand Prix – Ferrari's Charles Leclerc (Monaco)
- Emilia Romagna Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Miami Grand Prix – McLaren's Lando Norris (British)
- Chinese Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Japanese Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Australian Grand Prix – Ferrari's Carlos Saina (Spain)
- Saudi Arabian Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Bahrain Grand Prix 2- Red Bull's Max Verstappen (Netherlands)

Ques : Which edition of the Durand Cup will be held in Kolkata, Kokrajhar, Jamshedpur, and Shillong ?

डूरंड कप का कौन सा संस्करण कोलकाता, कोकराझार, जमशेदपुर और शिलांग में आयोजित किया जाएगा

- (a) 132
- (b) 133
- (c) 134
- (d) 135
- (e) 136

Answer : Option B

Explanation :

- The **133rd Durand Cup matches** will be held in **Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya)**. For the **first time, Jamshedpur** will **host** the Durand Cup matches.
- The 133rd edition of the Durand Cup will begin on **27 July 2024** and **end on 31 August 2024**.
- The **final** is being **played** at the **Vivekananda Yuba Bharati Krirangan (Salt Lake Stadium) in Kolkata, West Bengal**.
- Mohun Bagan Super Giant is the reigning champion who defeated East Bengal last year to lift the trophy.

About Durand Cup

- Started in : 1888
- Organising body : Durand Football Tournament Society and AIFF
- Total Teams : 24
- Most successful team : Mohun Bagan SG (17 titles)
- 2023 winner : Mohun Bagan SG

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SPORTS NEWS :

- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.

- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.

Ques : Smriti Biswas passed away recently at the age of 100. Who was she?

स्मृति बिस्वास का हाल ही में 100 वर्ष की आयु में निधन हो गया। वह कौन थीं?

- (a) Politician
- (b) Social Worker
- (c) Writer
- (d) Historian
- (e) Actor

Answer : Option E

Explanation :

- **Veteran actor Smriti Biswas** passed away at the **age of 100**.
- Biswas was born into a **Christian family** as Smritirekha Biswas, and **worked** in many **Hindi, Marathi, and Bengali movies**.
- Biswas made her **acting debut** with the **1930 Bengali film Sandhya** and **appeared last** in the **1960 movie Model Girl**.
- She **worked** in the **films of Guru Dutt, V Shantaram, Mrinal Sen, Bimal Roy, BR Chopra, and Raj Kapoor**.
- She last appeared in the Hindi film **Modern Girl (1961)**, directed by R. Bhattacharya.

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Static Banking Awareness Terms Recently in News :

On the occasion of its 69th foundation day (1st July 2024), the State Bank of India (SBI) announced 11 new initiatives to enhance the banking experience for its customers and widen the bank's accessibility.

About these initiatives:

- **UPI Tap-and-Pay** : Transactions under Rs 500 can be completed without a PIN using Unified Payments Interface (UPI) Lite.
- **YONO Business and Corporate Internet Banking for Small Businesses** : This feature facilitates per transaction up to Rs 50 lakhs with quicker transfers up to Rs 25,000 per transaction with daily limit of Rs 5 lakhs.
- **Automated Intimation for Loan Applications** : Provides automated email and Short Message Service (SMS) notifications for home loan applicants
- **SBI Surya Ghar Loan** : Aimed at installing solar rooftops under the Government of India's PM Surya Ghar Scheme, offering loans for up to 10 KW capacity
- **Agricultural Centralized Processing Cells** : Established 35 new Agri CPCs to streamline agricultural loan processing and mitigate risks.
- **Electronic Dealer Financing Scheme** : Under Project Pratham, it introduced a revamped e-DFS scheme providing standalone loans up to Rs 5 crore.
- **SBI General Arogya Advanced Plan** : SBI General Insurance has launched the Arogya Advanced plan with stable premiums across specific age groups
- **Opening of 2nd Global NRI Centre in Patiala** : SBI's Chairman Dinesh Kumar Khara inaugurated its second Global NRI Centre (GNC) in Patiala, Punjab. Its 1st GNC is in Ernakulam, Kerala.

- **Revamped High Court Branches** : It has redesigned its High Court branches to better cater to the legal community.
- **Expanded Customer Contact Centres** : It opened two new contact centers in Gurugram and Bengaluru with plans to establish additional centers in Navi Mumbai and Kolkata.
- **SMECC Model for Medium Loans** : Small Medium Enterprises City Credit (SMECC) initiative aims to streamline processes and improve customer satisfaction for loans ranging from Rs 50 lakhs to Rs 2 crore



IMPORTANT ONE – LINER Current Affairs

- **Air India** is establishing **South Asia's largest flight training school** in **Maharashtra's Amravati district** with an investment of over Rs.200 crore.
- **Hardik Pandya** has become the **first Indian** to **occupy the No. 1 spot** for **T20I allrounders**, as per the latest ICC rankings.
- **Bank of Baroda** Appoints Tennis Star **Sumit Nagal** as **Brand Endorser**
- **IGNOU Launches MA Programme in Bhagavad Gita Studies.**
Course Duration is 2 to 4 years. It is Designed by Professor Devesh Kumar Mishra.
- A **28-member Indian athletics team**, led by men's javelin throw defending champion **Neeraj Chopra**, will compete **at the Paris 2024 Olympics**, the Athletics Federation of India (AFI) announced.
- The **Life Insurance Corporation of India (LIC)** shareholding in **IDFC First Bank** increased after the insurer **acquired 18,60,34,900 shares at Rs.80.63 apiece** in a private placement offer by the lender.
- **India's first solar mission, the Aditya-L1 spacecraft**, completed its **first halo orbit around the Sun-Earth L1 point**.

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Ques : _____ Issues New Guidelines to Enhance Credit Rating Agency Operations.

_____ ने क्रेडिट रेटिंग एजेंसी संचालन को बढ़ाने के लिए नए दिशानिर्देश जारी किए

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

Answer : Option D

Explanation :

- **Securities and Exchange Board of India (SEBI)** has **issued** new **guidelines** to streamline operations and enhance the ease of doing business **for credit rating agencies (CRAs).**
- These modifications will be **applicable**, with effect **from August 01, 2024**
- CRAs in India are regulated by SEBI (Credit Rating Agencies) Regulations, 1999, under the Securities and Exchange Board of India Act, 1992.

About the guidelines:

- CRAs must communicate ratings to companies within 1 working day of the rating committee meeting.
- Companies have 3 working days to request a review or appeal of the rating decision.
- Press releases on ratings must be disseminated on the CRA's website and notified to stock exchanges or debenture trustees within 7 working days of the rating committee meeting.
- CRAs must maintain records of disclosures for 10 years, which can be shared with debenture trustees upon request.

Ques : Greenko secures National Bank for Financing Infrastructure and Development approval for _____

ग्रीनको ने नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट से _____ की मंजूरी हासिल की

- (a) Rs 6,200 crore
- (b) Rs 6,300 crore
- (c) Rs 6,600 crore
- (d) Rs 6,800 crore
- (e) Rs 6,400 crore

Answer : Option A

Explanation :

- **Greenko**, a leading renewable energy company in India, is restructuring its overseas liabilities by prepaying over **\$1 billion of dollar bonds** maturing next year through funds from **National Bank for Financing Infrastructure and Development (NABFID)**.
- This move aims to **reduce overseas debt amid higher interest rates abroad**.
- NABFID has sanctioned **Rs 6200 crore** from which Greenko will use to pay back foreign bond investors for bonds maturing in **January and July, 2025**.
- The funds will be used to **repay foreign bond investors and finance up-and-running projects** across India, aligning with Greenko's mandate.
- Greenko operates **7.5 gigawatts of installed solar and wind power capacity** across 15 states in India.
- The company manages over 100 projects primarily through special purpose vehicles (SPVs).

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- Greenko plans to use the NABFID funds to prepay a **\$500 million bond maturing in January** and a **\$535 million bond maturing in July**.
- These bonds were issued by overseas arms of the company.
- Loans from NABFID will have flexible drawdown options, with tenure ranging from **10 to 23 years**.

About NaBFID :

- NaBFID, a **government-backed infrastructure lender**, plays a crucial role in financing long-term infrastructure needs.
- It aligns with **Prime Minister Narendra Modi's economic growth agenda** by supporting critical infrastructure projects.

About Greenko :

- Greenko, a major player in India's renewable energy sector, is backed by significant institutional investors including **Singapore's GIC Holdings Pte Ltd (52%)**, **Abu Dhabi Investment Authority (14%)**, and **Japan's ORIX Corp (22%)**.
- Founded by Mahesh Kolli and Anil Kumar Chalamalasetty, Greenko aims to expand its renewable energy projects in India aggressively.

Ques : Who Cancels License of Banaras Merchantile Co-operative Bank ?

बनारस मर्चेंटाइल को-ऑपरेटिव बैंक का लाइसेंस कौन रद्द करता है?

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

Answer : Option B

Explanation :

- **The Reserve Bank of India (RBI) cancelled the licence of Banaras Merchantile Co-operative Bank Limited, Varanasi, Uttar Pradesh (UP) over inadequate capital and earnings prospects.**
- The Commissioner for Cooperation and Registrar of Cooperative Societies (RCS), UP has also been requested to issue an order for winding up the bank and appoint a liquidator

What is co-operative banking?

- Cooperative banking involves small financial institutions established by a group to meet the capital needs of their specific community.
- They are owned and controlled by their members and operate on the principle of cooperation.
- Members pool resources to provide banking services such as loans and savings accounts.

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Ques : The Export-Import Bank of India (EXIM Bank) has entered into an agreement with which country's government to provide a line of credit worth \$2.5 million for the installation of a solar photo voltaic power plant?

भारतीय निर्यातआयात बैंक (EXIM बैंक) ने किस देश की सरकार के साथ सौर फोटो वोल्टेइक पावरप्लांट की स्थापना के लिए 2.5 मिलियन डॉलर की ऋण सहायता प्रदान करने हेतु समझौता किया है?

- (a) Maldives / मालदीव
- (b) Oman / ओमान
- (c) Mauritius / मॉरीशस
- (d) Bhutan / भूटान
- (e) Guyana / गुयाना

Answer : Option E

Explanation :

- The **Export-Import Bank of India (EXIM Bank)** has entered into an agreement with the **government of Guyana** to provide a line of credit worth **\$2.5 million** for the **installation of a solar photo voltaic power plant**.
- While the deal was dated February 29, 2024, Under the Line of Credit, the last date for disbursements will be 48 months after the completion of the project.
- The solar photo voltaic power plant will be set up at the **Cheddi Jagan International Airport in Guyana**.
- Of the total credit provided by EXIM Bank, goods, works and services worth at least 75% of the contract price will be supplied by the seller from India and the remaining 25% may be procured by the seller from outside India for the eligible contract.

Ques : How many Kirti Chakras and Shaurya Chakras given by President Droupadi Murmu ?

राष्ट्रपति द्रौपदी मुर्मू ने कितने कीर्ति चक्र और शौर्य चक्र दिये?

- (a) 10, 24
- (b) 10, 20
- (c) 10, 28
- (d) 10, 26
- (e) 10, 22

Answer : Option D

Explanation :

- President of India, **Droupadi Murmu** conferred **36 Peacetime Gallantry Awards** including, **10 Kirti Chakras**, of which 7 were given posthumously and **26 Shaurya Chakras**, of which 7 were given posthumously to the **personnel of the Armed Forces, Central Armed Police Forces(CAPF) and State or Union Territory (UT) Police.**
- **Kirti Chakra** is India's **second-highest peacetime gallantry award.** The **Shaurya Chakra** is India's **third-highest peacetime gallantry.**
- Sepoy Pawan Kumar of The Grenadiers, 55th Battalion, the Rashtriya Rifles; Captain Anshuman Singh of the Army Medical Corps, 26th Battalion, the Punjab Regiment; and Havildar Abdul Majid, 9th Battalion, the Parachute Regiment (Special Forces) from the Indian Army have been conferred the Kirti Chakra posthumously.
- Inspector Dilip Kumar Das, Head Constable Raj Kumar Yadava, Constable Bablu Rabha and Constable Sambhu Roy of 210 CoBRA Battalion, CRPF have been also conferred the Kirti Chakra posthumously. Three personnel, including two of major-rank and one naib Subedar, have been conferred the Kirti Chakra.
- A constable of J&K Police was also bestowed a Shaurya Chakra posthumously, besides six other personnel from the Army.
- A group of personnel from the Army, the Air Force, Navy and those rendering services under the Ministry of Home Affairs have also been conferred the Shaurya Chakra.

Ques : Food regulator Food Safety and Standards Authority of India (FSSAI) established on which year ?

खाद्य नियामक भारतीय खाद्य सुरक्षा और मानक प्राधिकरण (FSSAI) की स्थापना किस वर्ष हुई?

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

Answer : Option D

Explanation :

About FSSAI :

- Established : 2008
- HQ : New Delhi
- CEO : Ganji Kamala V Rao

Recently in News :

- **Food regulator Food Safety and Standards Authority of India (FSSAI) approved** changes in nutritional **information labelling** on packaged food items, **proposing that total salt, sugar and saturated fat** should be displayed **in bold letters** as well as **bigger font size**.
- The decision to approve the amendment in the Food Safety and Standards (Labelling and Display) Regulations, 2020 regarding nutritional information labelling was taken in the 44th meeting of the Food Authority.
- The regulation 2 (v) and 5(3) of FSS (Labeling and Display) Regulation, 2020 specifies requirements to mention serving size and nutritional information on the food product label, respectively.

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Ques : Who has received the Spice Award 2024 in July 2023?
जुलाई 2023 में स्पाइस अवार्ड 2024 किसे मिला है?

- (a) Deepak Shenoy / दीपक शेनॉय
- (b) Sopna Kallingal / सोपना कलिंगल
- (c) Raghu Ram Pillariseti / रघु राम पिल्लारीसेटी
- (d) Shanti Lakra / शांति लाकड़ा
- (e) Deepika Misra / दीपिका मिश्रा

Answer : Option B

Explanation :

- **Sopna Kallingal** of Kallingal Plantation, Thrissur, has **received Spice Award 2024**, instituted by **ICAR-Indian Institute of Spices Research**.
- The award has been given to her **for her initiatives in enterprise diversification and integrated crop management strategies**, promoting a sustainable **spice-based cropping system**.
- Kallingal plantation has a diverse range of crops, embodying a dedication to enterprise diversification and agriculture innovation, according to the award citation.
- The priority crop in the Kallingal Plantation is nutmeg. However, through an intercropping method, the plantation has optimised space and productivity, integrating nutmeg trees, coconut palms, areca nut and black pepper vines.

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Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- 'The Economic Times HR World Future Ready Organization Award 2024-25' : NHPC, India's premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'

- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)'s 2024 Global Media Award : India Today Group's AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber
- CIDC Vishwakarma Award for Social Development and Impact : Puravankara Limited
- KISS (Kalinga Institute of Social Sciences) Humanitarian Award 2021 : Tata Group Chairman Ratan Tata
- World Press Photo of the Year award 2024 – Mohammed Salem
- International Fellowship by the Engineering Academy of Japan – Kaushik Rajashekara

Ques : Who wins title at Grand Prix of Spain 2024 wrestling?
ग्रैंड प्रिक्स ऑफ स्पेन 2024 कुश्ती का खिताब किसने जीता?

- (a) Vinesh Phogat / विनेश फोगाट
- (b) DP Manu / डीपी मनु
- (c) Rohit Yadav / रोहित यादव
- (d) Kishore Kumar / किशोर कुमार
- (e) Arshad Nadeem / अरशद नदीम

Answer : Option A

Explanation :

- In the lead-up to the **Paris Olympics**, India's two-time Olympian **Vinesh Phogat won the gold medal** in the **women's 50 kg category** in the **Grand Prix of Spain international continental wrestling championship**.
- Vinesh defeated Mariia Tiumerekova – former Russian grappler now competing as an Individual Neutral Athlete – 10-5 in the final encounter.
- After the Grand Prix of Spain, Vinesh will attend a camp in Spain and reach France well before the Paris Olympic Games.
- In the quarterfinals, the 29-year-old from Charkhi Dadri, Haryana, pinned Madison Parks of Canada, a silver medallist at the 2022 Commonwealth Games in Birmingham.

SPORTS NEWS :

- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at

the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.

- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.

- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
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- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.

Ques : _____ unveils indigenous light tank Zorawar ?
_____ ने स्वदेशी लाइट टैंक ज़ोरावर का अनावरण किया ?

- (a) ISRO
- (b) DRDO
- (c) NASA
- (d) HAL
- (e) None of these

Answer : Option B

Explanation :

- **India** has **unveiled** its **first indigenously designed** and **developed** light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions.
- Developed in a record time of under two years in response to Chinese armoured deployments in Eastern Ladakh, the **25-ton tank named 'Zorawar'** is the **result of a public-private partnership between DRDO and L&T.**
- The project at the L&T production facility in Hazira with the Zorwar carrying out **high speed ground tests** and showcasing its ability to **transverse high incline slopes.**
- Next, the tank will head to a specialised track near Chennai where it will be thoroughly tested in all conditions, following which it will be offered to the Army for trials.
- The weight of the tank has been kept at 25 tons for higher mobility at extreme altitudes and will feature a 105 mm gun made by John Cockerill, which will also be produced in India.

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Defence Related News :

- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.

- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).

Ques : Divya Kala Mela & Divya Kala Shakti is celebrated in which state ?

दिव्य कला मेला और दिव्य कला शक्ति किस राज्य में मनाया जाता है?

- (a) Rajasthan / राजस्थान
- (b) Uttarakhand / उत्तराखंड
- (c) Andhra Pradesh / आंध्र प्रदेश
- (d) Odisha / ओडिशा
- (e) None of Above / उपरोक्त में से कोई नहीं

Answer : Option D

Explanation :

- **Divya Kala Mela & Divya Kala Shakti Held at Kalinga Institute of Industrial Technology (KIIT) Campus in Bhubaneswar, Odisha.**
- **It is organised by Department of Empowerment of Persons with Disabilities (Divyangjan) and National Divyangjan Finance and Development Corporation (NDFDC).**
- **It is Inaugurated by Minister of State, Ministry of Social Justice and Empowerment, Shri B L Verma.**
- **Prominent NGOs working for Divyangjan from six States including Uttar Pradesh, West Bengal, Bihar, Jharkhand, Uttarakhand, and Odisha, along with other dignitaries, will grace the inauguration**
- **The fair “Divya Kala Mela” will showcase vibrant products crafted by over 190 Divyang artisans, artists, and entrepreneurs.**
- **This event encourages the “Vocal for Local” initiative, allowing visitors to purchase unique items made with immense determination by Divyang artisans.**

Recent Festivals & Fairs :

- Hemis Festival : Ladakh
- India Art Festival (IAF) : Hyderabad
- Saga Dawa festival : Sikkim
- Koothandavar festival : Tamil Nadu
- Ethnic Mamani Festival : Ladakh
- Janakpurdham Cultural Festival : Nepal
- Chapchar Kut Festival : Mizoram
- Divya Kala Mela – Agartala, Tripura
- 11th International Puppet Festival : Chandigarh
- Tawi Festival : Jammu and Kashmir
- 36th National Book Fair : Hyderabad
- Startup Mahakumbh 2024 : New Delhi
- Vividdhta ka Amrit Mahotsav : Rashtrapati Bhavan
- Sammakka Saralamma Jathara : Mulugu district of Telangana
- National Dairy Mela and Agricultural Exhibition : Chaibasa, Jharkhand



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Ques : Which state mica mines have been recently declared child labour-free by the National Commission for Protection of Child Rights?

राष्ट्रीय बाल अधिकार संरक्षण आयोग द्वारा हाल ही में किस राज्य की अभ्रक खदानों को बाल श्रम मुक्त घोषित किया गया है?

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

Answer : Option B

Explanation :

- The **National Commission for Protection of Child Rights (NCPCR)** declared the mica mines of Jharkhand' child labour-free' at an event in **Koderma, Jharkhand**.
- Mica is abundant in the Koderma and Giridih districts of Jharkhand. Koderma was once called the Mica capital of India, the Abkrah Nagari.
- NCPCR chairperson Priyank Kanoongo announced that this is the first-ever successful endeavour to cleanse a supply chain of child labour in mica mining.
- The widespread use of child labour in mica mining led to an initiative from the government in collaboration with civil society to stop the use of child labour in mica mining and rehabilitation of the child labour freed from mining.

- A Child labour-free mica initiative was launched 20 years ago with the participation of the state government, district administration, village panchayats, civil society and the central government. The National Commission for Protection of Child Rights was later involved in the initiative after its creation.

About National Commission for Protection of Child Rights (NCPCR)

- NCPCR is a statutory body which was set up under the provisions of the Commission for Protection of Child Rights (CPCR) Act, 2005.
- The NCPCR came into existence in 2007
- The NCPCR comes under the administrative control of the Union Ministry of Women and Child Development.
- **Chairperson of NCPCR** – Priyank Kanoongo
- Headquarter : New Delhi

About Jharkhand :

- Founded: 15 November 2000
- Capital : Ranchi
- CM : Hemant Soren
- Governor : C. P. Radhakrishnan

Ques : Govt Makes ISI Mark Mandatory for Stainless steel & _____ Kitchen Utensils

भारत सरकार ने स्टेनलेस स्टील और _____ रसोई के बर्तनों के लिए आईएसआई मार्क अनिवार्य कर दिया है

- (a) Aluminium
- (b) Plastic
- (c) Carbon
- (d) Glass
- (e) Zinc

Answer : Option A

Explanation :

- **The government** has mandated **conformity** to the **Bureau of Indian Standards (BIS)** for **stainless steel** and **aluminium utensils** to **enhance kitchen safety, quality and efficiency**.
- According to an order issued by the **Department for Promotion of Industry and Internal Trade (DPIIT)**, the ISI mark will be compulsory for such utensils.
- Recently, the BIS has developed a **range of standards covering** essential kitchen items.
- This move will enhance consumer confidence and drive manufacturers towards adopting best practices.
- This development follows the BIS' recent formulation of comprehensive standards for kitchen items, including **IS 14756:2022** for **stainless steel** and **IS 1660:2024** for **aluminium** utensils.

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Ques : Justice Bidyut Ranjan Sarangi Appointed Chief Justice of which High Court?

न्यायमूर्ति विद्युत रंजन सारंगी को किस उच्च न्यायालय का मुख्य न्यायाधीश नियुक्त किया गया?

- (a) Allahabad / इलाहाबाद
- (b) Punjab and Haryana / पंजाब और हरियाणा
- (c) Bombay / बॉम्बे
- (d) Delhi / दिल्ली
- (e) Jharkhand / झारखंड

Answer : Option E

Explanation :

- Justice **Bidyut Ranjan Sarangi** Appointed as **15th Chief Justice** of the **Jharkhand High Court**.
- He **Replaced** Justice Sanjaya Kumar Mishra.

Recent appointment of advocate/Justice :

- Justice Sheel Nagu : Acting Chief Justice (ACJ) of Madhya Pradesh (MP) High Court
- Justice R Mahadevan : Acting Chief Justice (ACJ) of Madras High Court, Chennai, Tamil Nadu
- Justice Hima Kohli : Chairperson of Supreme Court Gender Sensitization and Internal Complaints Committee
- Justice Sanjeev Sachdeva : Acting Chief Justice of the Madhya pradesh HC

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Ques : Dhruv Sitwala, who was seen in the news in July 2024 for achieving a remarkable achievement, is associated with which of the following sports?

ध्रुव सितवाला, जिन्हें जुलाई 2024 में एक उल्लेखनीय उपलब्धि हासिल करने के लिए खबरों में देखा गया था, निम्नलिखित में से किस खेल से जुड़े हैं?

- (a) Tennis
- (b) Billiards
- (c) Badminton
- (d) Wushu
- (e) Archery

Answer : Option B

Explanation :

- **India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia.**
- **Dhruv** set the tone for the match with an impressive start, **scoring 103 points**, while **Advani** struggled to get on the board, finishing with **no points**.
- Advani managed to improve his game, scoring 36 points, but Dhruv maintained his dominance with another 100.
- Advani found his rhythm in the third frame and outplayed Dhruv, achieving a remarkable 101. Dhruv, however, had an off-frame, scoring only two points.
- While, India's Anupama Ramachandran has won the maiden Asian Snooker Championship Title with a gritty 3-1 win over Panchaya Channoi of Thailand.

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Ques : Jon Landau passed away recently at the age of 63. Who was he?

जॉन लैंडौ का हाल ही में 63 वर्ष की आयु में निधन हो गया। वह कौन थे?

- (a) Writer
- (b) Politician
- (c) Actor
- (d) Social Worker
- (e) Producer

Answer : Option E

Explanation :

- **Jon Landau, an Oscar-winning producer** who worked closely with director James Cameron on “Titanic” and the “Avatar” series, **passed away at the age of 63.**
- Landau’s **partnership with Cameron** led to **three Oscar nominations and a best picture win** for 1997’s “Titanic. Together the pair account for some of the biggest blockbusters in movie history, including “Avatar” and its sequel, “Avatar: The Way of Water.
- Landau’s career began in the 1980s as a production manager, and he gradually rose through the ranks until taking on a producer role on “Titanic,” Cameron’s expensive epic about the infamous disaster.

IMPORTANT ONE – LINER Current Affairs

- The **Philippine Army** has **confirmed** that the “**deadly**” **Typhon Weapons System**, **deployed** by the United States for joint military exercises, will soon be withdrawn from the country.
- **Telecom startup Velmenni** recently **received** a **grant** from the **Ministry of Defence (MoD)** under the **Innovations for Defence Excellence (iDEX) initiative** for its innovative Li-Fi (Light Fidelity) technology
- **ADB and ENGIE Group Signed Loan Agreement** to Build **400 MW Solar Power Plant in Gujarat**.
- **Women Entrepreneurship Platform (WEP) and TransUnion CIBIL Limited Partner to Launch SEHER Program**. Its **Objective** is to launch SEHER, a **credit education program** aimed at **empowering women entrepreneurs** in India with financial literacy, credit education, and business skills.
- **Commemorative Coin of Rs 100 Released in Memory of Jawaharlal Amolakchand Darda** freedom fighter and Founder-Editor of Lokmat Media Group. **Launched by** Eknath Shinde, Chief Minister (CM) of Maharashtra.
- **World Kiswahili Language Day** is observed every year on **7 July**. This year observed the **3rd World Kiswahili Language Day**. **Theme 2024** – Kiswahili: Education and Culture of Peace

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Ques : _____ KLEMS Data Shows Employment Growth Rate Rising to 6% in FY24

_____ केएलईएमएस डेटा से पता चलता है कि वित्त वर्ष 24 में रोजगार वृद्धि दर 6% तक बढ़ रही है

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

Answer : Option B

Explanation :

- **According to the Reserve Bank of India's (RBI's) KLEMS [Capital (K), Labour (L), Energy (E), Material (M) and Services (S)] database, Employment growth rate rose to 6% in FY24** against 3.2% in FY23.
- This increase coincided with India's real Gross domestic product (GDP) growth rate rising to 8.2% in FY24, compared to 7% in the previous fiscal year.
- All-India unemployment rate declined to a **20-month low of 7%** according to Centre for Monitoring Indian Economy (CMIE) data cited in RBI's monthly bulletin.
- **Labour participation rate (LPR)** saw a **marginal decline**, while the **employment rate (ER)** increased, contributing to the lower unemployment rate.
- Demand for household work under Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) increased by **26.4% month-on-month in May 2024**, reflecting seasonal patterns in agricultural production.

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Ques : Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive in

सीमा सुरक्षा बल (बीएसएफ) और भारतीय स्टेट बैंक (एसबीआई) ने _____ में 'वृक्षों के साथ बढ़ें' वृक्षारोपण अभियान के लिए साझेदारी की है।

- (a) Rishikesh / ऋषिकेश
- (b) Shimla / शिमला
- (c) Dehradun / देहरादून
- (d) Srinagar / श्रीनगर
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive at the BSF Headquarters in Srinagar, Jammu and Kashmir (J&K).
- This aims to increase campus greenery and mitigate global warming's effects

About Border Security Force (BSF):

- Established : 1 December 1965
- HQ : New Delhi
- Director General : Nitin Agarwal

About State Bank of India (SBI):

- Established : 01 July 1955
- HQ : Mumbai, Maharashtra
- Chairman Dinesh Kumar Khara

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Ques : Which bank Raise Rs.7,500 Crore Through AT1 and Tier 2 Bonds?

कौन सा बैंक AT1 और टियर 2 बांड के माध्यम से 7,500 करोड़ रुपये जुटाता है?

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

Answer : Option C

Explanation :

- **Bank of Baroda (BoB)** plans to **raise** up to **Rs.7,500 crore** through **Additional Tier-I (AT1)** and **Tier-II bonds** to meet regulatory requirements and support business growth.
- This capital will be raised in multiple tranches up to March 31, 2025, and beyond, depending on market conditions.
- In FY23, BoB raised Rs.2,474 crore through AT1 capital and Rs.5,000 crore through Tier-II capital.
- The board also approved raising Rs.10,000 crore through long-term bonds for infrastructure and affordable housing projects during FY 2024-25 and beyond.

About Bank of Baroda :

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

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Ques : _____ Cancels Registration of 2 Non Banking Finance Companies - Star Finserv India and Polytex India

_____ ने 2 गैर बैंकिंग वित्त कंपनियों - स्टार फिनसर्व इंडिया और पॉलीटेक्स इंडिया का पंजीकरण रद्द कर दिया

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** has **cancelled** the **certificates of registration (CoR)** of **2 Non Banking Finance Companies (NBFCs)**, **Star Finserv India** and **Polytex India**, due to **irregular lending practices**.
- **Star Finserv India**, based in Hyderabad, operated under 'Progcap' by Desiderata Impact Ventures Private Limited.
- **Polytex India**, headquartered in Mumbai, operated under the 'Z2P' mobile application by Zaitech Technologies Private Limited.
- **Star Finserv** Violated RBI guidelines on outsourcing core decision-making functions in digital lending operations.
- Specifically, outsourcing credit appraisal, loan sanctioning, and KYC verification processes to service providers.
- **Polytex India** Violated norms on outsourcing core functions related to client sourcing, Know Your Customer (KYC) verification, credit appraisal, loan disbursal, loan recovery, and customer complaint resolution.

- Earned a fixed fee from the service provider while the service provider charged interest to borrowers, sometimes at exorbitant rates, violating Fair Practice Code (FPC) guidelines.
 - Following the cancellation of their CoR, both entities are prohibited from conducting business as a Non-Banking Financial Institution (NBFI).
-

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 : Which of the following has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector?

निम्नलिखित में से किसने तेल और गैस क्षेत्र में भारत का पहला एक्सचेंज ट्रेडेड फंड (ETF) ICICI प्रूडेंशियल निफ्टी ऑयल एंड गैस ETF लॉन्च किया है?

- (a) HDFC Asset Management / एचडीएफसी एसेट मैनेजमेंट
- (b) ICICI Prudential Mutual Fund / आईसीआईसीआई प्रूडेंशियल म्यूचुअल फंड
- (c) Kotak Mahindra Asset Management Company / कोटक महिंद्रा एसेट मैनेजमेंट कंपनी
- (d) Shriram Asset Management Company Ltd / श्रीराम एसेट मैनेजमेंट कंपनी लिमिटेड
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- **ICICI Prudential Mutual Fund** has launched the **ICICI Prudential Nifty Oil & Gas ETF**, India's **first exchange-traded fund (ETF)** in the **oil and gas sector**.
- The **scheme** will track the Nifty Oil & Gas TRI, an index that reflects the performance of listed sector companies. This is an **open-ended scheme**, meaning investors can redeem their units at any time.
- The Nifty Oil & Gas Index comprises a maximum of 15 stocks listed on the National Stock Exchange.
- The selection ensures that no single company holds more than 33 per cent of the weight and the combined weight of the top three companies does not surpass 62 per cent of the index. This ensures a balanced and diversified exposure.

Recent Facilities Launched in Banking & Insurance Sector :

- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finqury' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.

- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.

- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AuthHorisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- Maldives intends to launch India's RuPay service, reflecting the strengthening of ties between the two nations.
- Online insurance marketplace Policybazaar has introduced its 'Claim Assurance Program' to accelerate the motor insurance claims process.
- YES BANK has announced the launch of YES Grandeur, an exclusive banking programme designed to address the unique financial and lifestyle needs of India's fast-growing Emerging Affluent segment.
- Axis Bank has introduced the 'ARISE ComeAsYouAre' talent acquisition programme to recruit individuals from the LGBTQIA+ community across India for careers in banking.
- Paytm, has launched the UPI Lite wallet to simplify payments, particularly for low-value transactions.

**Ques : Ageas Federal Life Insurance established in which year ?
एजेस फेडरल लाइफ इंश्योरेंस की स्थापना किस वर्ष में हुई?**

- (a) 2004
- (b) 2005
- (c) 2006
- (d) 2007
- (e) 2008

Answer : Option D

Explanation :

About Ageas Federal Life Insurance :

- Established : 2007
- Headquarters : Mumbai, Maharashtra
- MD & CEO : Vignesh Shahane

Recently in News :

- **Ageas Federal Life Insurance** has **launched** a new pension plan named **‘Golden Years Pension Plan’** that **aims** to provide a comprehensive solution for **securing the financial futures of policyholders during their retirement years.**
- The plan is a Unit Linked, Non-Participating, Individual Pension Plan specifically designed to provide financial stability during retirement.
- Additional allocations to encourage early retirement planning (ages 18-35).
- It Helps in accumulating retirement corpus for loved ones post policyholder's demise.
- **18-70 years for Classic Option; up to 60 years for Golden Waiver of Premium Option.**

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Ques : _____ Raises Investment Cap to 25% for Exchange-Traded Funds and Index Funds

_____ ने एक्सचेंज-ट्रेडेड फंड और इंडेक्स फंड के लिए निवेश सीमा को 25% तक बढ़ाया

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

Answer : Option D

Explanation :

- Market regulator **Securities and Exchange Board of India (SEBI)** has **streamlined norms** for passive funds, including **index funds and Exchange Traded Funds (ETFs)**.
- **Aim** is to create a level playing field for mutual funds concerning their exposure to securities of group companies of the sponsor.
- SEBI has amended mutual fund rules to allow equity-oriented ETFs and index funds to invest in the listed securities of group companies of the sponsor beyond 25% of the net assets.
- Previously, mutual fund schemes were restricted from investing more than 25% of their net asset value (NAV) in group companies of the sponsor.

About SEBI :

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

Ques : Which state government has launched the 'Mitra Van' initiative under the Tree Plantation Jan Abhiyan-2024 near the Nepal Border?

किस राज्य सरकार ने नेपाल सीमा के पास वृक्षारोपण जन अभियान 2024 के तहत ' मित्र वन' पहल शुरू की है?

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

Answer : Option A

Explanation :

- **Uttar Pradesh** Government has **launched** the '**Mitra Van**' initiative under the **Tree Plantation Jan Abhiyan-2024**.
- The **aim** of the '**Mitra Van**' initiative is to increase the green cover on the **Uttar Pradesh-Nepal border**.
- The '**Mitra Van**' initiative will start on the border of Uttar Pradesh and Nepal **from 20 July**.

Main Objective

- To increase the green cover by planting 35 crore saplings.
- To promote bilateral relations through environmental initiatives with neighboring states and Nepal.

About Uttar Pradesh

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

Ques : Who has been appointed as First woman finance minister of UK?

ब्रिटेन की पहली महिला वित्त मंत्री के रूप में किसे नियुक्त किया गया है?

- (a) Rachel Reeves / राचेल रीव्स
- (b) Pradeep Singh Kharola / प्रदीप सिंह खरोला
- (c) Jetha Ahir / जेठा अहीर
- (d) Rushabh Gandhi / ऋषभ गांधी
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **Rachel Reeves**, a former Bank of England economist, has been **appointed** as the **UK's first female finance Minister** after the Labour's landslide victory, ending 14 years of Conservative rule.
- She became British girls' chess champion aged 14 before studying philosophy, politics and economics at the University of Oxford, which was followed by a Master's degree at the London School of Economics.
- After graduating, she worked as an economist for a decade, first at the Bank of England before switching to the private sector.
- The United Kingdom is made up of England, Scotland, Wales and Northern Ireland.
- She Replaced Jeremy Hunt.

Recent Appointment in different departments :

- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Acting Chief Justice (ACJ) of Madhya Pradesh (MP) High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force

(FATF)

- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dharendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA

• Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution

• Kapil Dev : **President of the Professional Golf Tour of India**

• Aksha Mohit Kamboj : VP of India Bullion Jewellers Association

• Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)

• Sudhakar Rao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)

• Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)

• Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)

• Dr PK Mishra : Principal Secretary to the Prime Minister

• Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry (FICCI)

• Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)

• Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development

• Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)

• Sushil Kumar Singh : Chairperson of Deendayal Port Authority

• Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli

• Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)

• Gaurav Banerjee : CEO of Sony India

• Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee

• Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)

- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)
- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)
- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh
- Narsingh Yadav : chairman of the Wrestling Federation of India's Athletes' Commission
- Nidhi S Jain : Chief Vigilance Officer (CVO) of Cotton Corporation of India Limited (CCI).
- Vice Chancellor of Aligarh Muslim University (AMU) : Professor Naima Khatoon
- Secretary of the Department of Posts : Vandita Kaul (replace Vineet Pandey)
- National Judicial Academy (NJC) Bhopal : Justice Aniruddha Bose
- As a Member of University Grants Commission (UGC) : Sachidananda Mohanty
- As member of 16th Finance Commission : Manoj Panda

Ques : Who has been selected for Dr. C. Narayana Reddy National Literary Award?

डॉ. सी. नारायण रेड्डी राष्ट्रीय साहित्य पुरस्कार के लिए किसे चुना गया है?

- (a) Deepak Shenoy / दीपक शेनॉय
- (b) Neeli Bendapudi / नीली बेंदापुडी
- (c) Sivashankari / शिवशंकरी
- (d) Shanti Lakra / शांति लाकड़ा
- (e) Deepika Misra / दीपिका मिश्रा

Answer : Option C

Explanation :

- **Noted Tamil writer Sivashankari** has been selected for **Dr. C. Narayana Reddy National Literary Award**.
- **Sivashankari** will be **honoured** with a **cash prize of Rs.5 lakh**, a memento and a shawl in recognition of her contribution to the field of literature.
- A recipient of the Saraswati Samman Award, Ms. Sivashankari will receive the 'Vishwambhara' award during Dr. C. Narayana Reddy's 93rd birth anniversary celebrations at Ravindra Bharati in Hyderabad on July 29.
- The **Chennai-based writer** has penned **36 novels, 48 mini-novels (navalikas), 150 stories, 15 travelogues, seven volumes of essays, four research papers and two biographies** in Tamil.

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Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- 'The Economic Times HR World Future Ready Organization Award 2024-25' : NHPC, India's premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)

- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)'s 2024 Global Media Award : India Today Group's AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber
- CIDC Vishwakarma Award for Social Development and Impact : Puravankara Limited
- KISS (Kalinga Institute of Social Sciences) Humanitarian Award 2021 : Tata Group Chairman Ratan Tata
- World Press Photo of the Year award 2024 – Mohammed Salem

Ques : Who has been conferred with the “Chevalier de la Légion d’Honneur” (Knight of the Legion of Honour), the highest civilian award of France?

जुलाई 2024 में, फ्रांस के सर्वोच्च नागरिक सम्मान “शेवलियर डे ला लीजन डी‘होनूर” (नाइट ऑफ द लीजन ऑफ ऑनर) से किसे सम्मानित किया गया है?

- (a) Srini Pallia / श्रीनि पल्लिया
- (b) Ratan Tata / रतन टाटा
- (c) Roshni Nadar / रोशनी नादर
- (d) Nita Ambani / नीता अंबानी
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- **Chairperson** of IT services firm **HCLTech**, **Roshni Nadar Malhotra** has been **conferred** with the “**Chevalier de la Légion d’Honneur**” (**Knight of the Legion of Honour**), the **highest civilian award of France**.
- The **award recognises** her **contributions** to the **business world**, her endeavor **to promote economic ties between France and India**, as well as her commitment **to social and environmental causes**.
- As the fourth largest player in India's \$250 billion IT export industry, HCLTech serves numerous French companies in sectors including aerospace, manufacturing, financial services, and pharmaceuticals.
- The honor was presented at a special ceremony held at the French Ambassador's residence in Delhi.

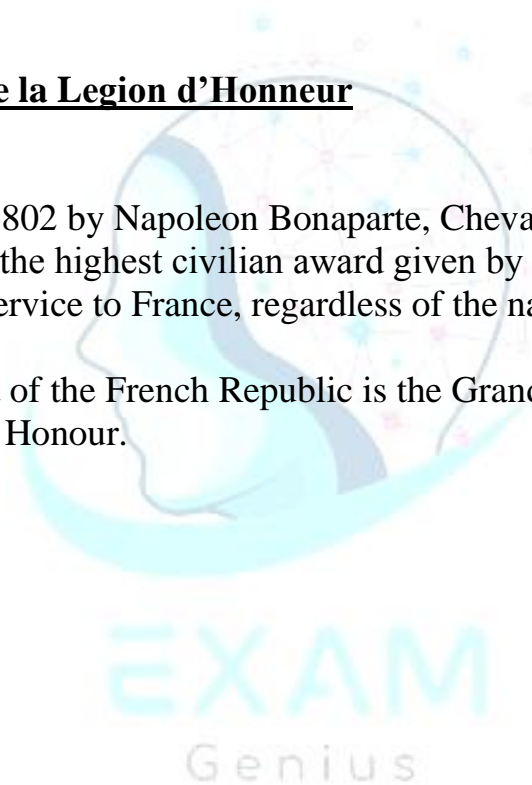
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Roshni Nadar Malhotra's Achievements:

- Roshni Nadar Malhotra has been a prominent figure in the global business landscape, leading HCLTech to new heights and fostering international collaborations.
- Her work in sustainability and education underscores her commitment to corporate social responsibility and community development.
- This award adds to her numerous accolades and highlights the impact of her leadership in enhancing bilateral ties and contributing to the global economy.

About Chevalier de la Legion d'Honneur

- Instituted in 1802 by Napoleon Bonaparte, Chevalier de la Legion d'Honneur is the highest civilian award given by the French Republic for outstanding service to France, regardless of the nationality of the recipients.
- The President of the French Republic is the Grand Master of the Order of the Legion of Honour.



Ques : Who has been named by the Indian Olympic Association (IOA) as the Chef-de-Mission of the Indian contingent to compete at the Paris 2024 Olympic Games, beginning on July 26?

भारतीय ओलंपिक संघ (IOA) ने 26 जुलाई से शुरू होने वाले पेरिस 2024 ओलंपिक खेलों में प्रतिस्पर्धा करने के लिए भारतीय दल के शेफडीमिशन के रूप में किसे नामित किया है?

- (a) PT Usha / पीटी उषा
- (b) Sharath Kamal / शरथ कमल
- (c) Sania Mirza / सानिया मिर्जा
- (d) PV Sindhu / पीवी सिंधु
- (e) Gagan Narang / गगन नारंग

Answer : Option D

Explanation :

- The **Indian Olympic Association (IOA)** has named **Gagan Narang** as the **Chef-de-Mission** of the **Indian contingent** to compete in the **Paris 2024 Olympic Games**, starting on **26th July**.
- He will **replace MC Mary Kom**.
- Narang is the four-time Olympian and 2012 Olympic Games men's 10-meter Air Rifle bronze medalist.
- Star Shuttle PV Sindhu and Table Tennis Ace Achanta Sharath Kamal will be the flag bearers during the opening ceremony.
- India's only women to win two Olympic medals, P.V. Sindhu, will be the female flag-bearer, alongside Sharath Kamal in the opening ceremony.
- Chef-de-Mission is an important administrative post as he is responsible for ensuring the welfare of the participating athletes, taking care of their needs and liaising with the organising committee.

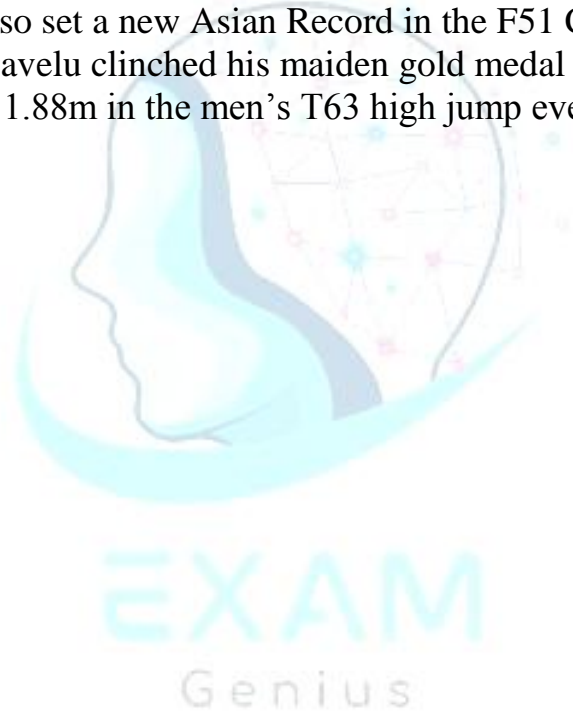
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SPORTS NEWS :

- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.

- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.

- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.
- Mariyappan Thangavelu clinched his maiden gold medal at the World Para Athletics by leaping 1.88m in the men's T63 high jump event.



Ques : Prime Minister Narendra Modi has received the Order of St. Andrew the Apostle the First-Called award from which country for his exceptional service?

हाल ही में, प्रधानमंत्री नरेंद्र मोदी को उनकी असाधारण सेवा के लिए किस देश से ऑर्डर ऑफ सेंट एंड्रयू द एपोस्टल द फर्स्ट-कॉलेड पुरस्कार मिला है?

- (a) France / फ्रांस
- (b) Russia / रूस
- (c) USA / यूएसए
- (d) Australia / ऑस्ट्रेलिया
- (e) Austria / ऑस्ट्रिया

Answer : Option B

Explanation :

- Prime Minister **Narendra Modi** has **received** the **Order of St Andrew the Apostle** the First-Called at the Moscow Kremlin's St Catherine's Hall. It is **Russia's Highest Civilian Honour** For **"Outstanding Service"**.
- It was bestowed upon PM Modi in 2019 for his significant role in enhancing the strategic partnership and friendly relations between Russia and India.

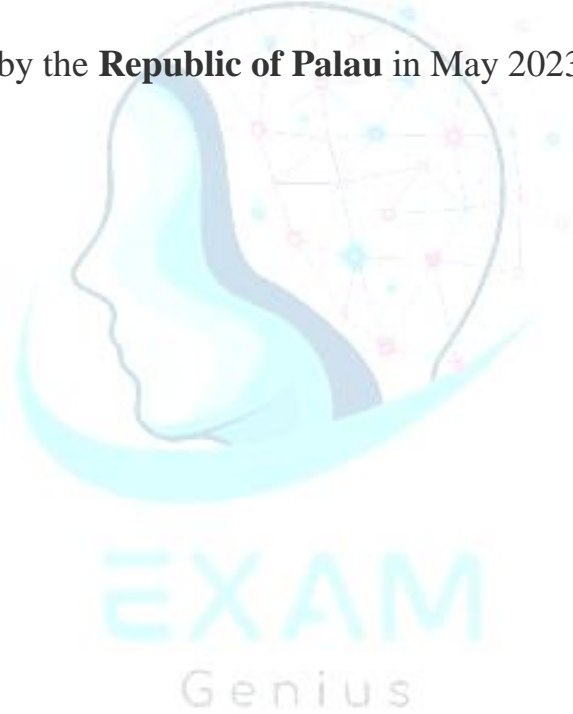
About Order of St Andrew the Apostle the First-Called

- The award, established in 1698 by Tsar Peter the Great, honors exceptional civilian or military service.
- Named after Saint Andrew, the patron saint of Russia, the Order is highly prestigious and recognizes outstanding contributions to bilateral relations.

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Top international awards and honours bestowed by various countries on PM Modi

- The Grand Cross of the Order of Honour' award by **Greece** in August 2023
- Grand Cross of the Legion of Honour by **France** in July 2023
- Order of the Nile by Egypt in June 2023
- Companion of the Order of Logohu by **Papua New Guinea** in May 2023
- Companion of the Order of **Fiji** in May 2023
- Ebakl Award by the **Republic of Palau** in May 2023



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Ques : Chronic Disease Awareness Day is observed every year on which day?

क्रोनिक रोग जागरूकता दिवस हर साल किस दिन मनाया जाता है?

- (a) 8 July
- (b) 9 July
- (c) 10 July
- (d) 11 July
- (e) 12 July

Answer : Option C

Explanation :

- **Chronic Disease Awareness Day** is observed every year on **10 July**.
- Chronic Disease Awareness Day is dedicated to increasing awareness about chronic diseases, their impact, causes, symptoms, and prevention.

What is a Chronic Disease?

- Chronic refers to something that happens continuously for a prolonged period of time. Hence, a chronic disease or chronic health condition is a disease lasting for more than three months.
- It develops over time and cannot be prevented by vaccination. It requires long-term, ongoing medical attention. Such a disease is non-communicable and slow-progressing.
- Chronic disease causes are complex and have long latency periods, which means there is a long time between the onset of the disease and the appearance of its first signs.

Important days :

- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day
- 30 June : International Day of Parliamentarism (Theme 2024 – Parliamentary diplomacy: Building bridges for peace and understanding.)
- 30 June : International Asteroid Day
- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)

Static Banking Awareness Terms Recently in News :

Different Types of Account :

❖ Nostro Account :

- These accounts are held by Indian Banks in foreign Banks in foreign currency.
- Example- Indian Bank has an account in Bank of America in dollars.

❖ Vostro Account :

- These accounts are held by foreign banks in India in Indian Rupees.
- Example: Bank of America has an account in Indian Bank in Indian Rupees.

❖ DEMAT Account :

- DEMAT stands for Dematerialised Accounts.
- These accounts are used to transact shares in electronic format.

❖ Dormant Account :

- A Dormant Account is a banking term that refers to an account of a customer which was without any activity for a period of two years other than posting interest.

❖ Escrow Account :

- It is the temporary pass through an account held by third parties during the transaction between two parties.

❖ GILT Account :

- These accounts are maintained by investors with the Primary dealers for holding their Government securities and Treasury bills in the Demat form.

IMPORTANT ONE – LINER Current Affairs

- The **Reserve Bank of India (RBI)** has **approved the re-appointment of Govind Singh** as the **managing director and chief executive officer** of **Utkarsh Small Finance Bank (Utkarsh SFB)** effective from September 21, 2024.
- Indian **“Iron-Dome” Akash Surface-to-Air Missile (SAM)** is competing against Chinese-made Sky Dragon-50 air defense systems to secure an order from Brazil.
- **Thazhakara** has become the **first grama panchayat** in **Alappuzha** and one of the first in Kerala to update and publish a comprehensive People’s Biodiversity Register (PBR) with the involvement of local communities.
- India will host the prestigious **Malabar Naval Exercise** alongside the **United States, Japan, and Australia** in the **Bay of Bengal** in October 2024. The **28th edition** of the Malabar exercise, with a major focus on advanced anti-submarine warfare.
- **Tata Realty & Infrastructure Ltd.** has **secured a Rs.825 crore loan** from the **International Finance Corporation (IFC)** for refinancing of Ramanujan Intellion Park in Chennai, a ‘sustainable real estate development’ project.
- Union Home Minister and Minister of Cooperation Amit Shah has inaugurated the Amin **PJKP Vidhyarthi Bhavan** in **Ahmedabad, Gujarat**.

Ques : Life Insurance Corporation of India invest _____ in Sri Lankan subsidiary

भारतीय जीवन बीमा निगम ने श्रीलंकाई सहायक कंपनी में _____ का निवेश किया है

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

Answer : Option D

Explanation :

- **Life Insurance Corporation of India (LIC)** has **infused** additional **capital** amounting to **Sri Lankan Rupee (LKR) 500 million** (approximately **Rs 14 crore**) into its subsidiary, **Life Insurance Corporation (Lanka)**.
- **Before the allotment** of shares, LIC's **shareholding** in the subsidiary was **90.91%**.
- **Post allotment**, LIC's **shareholding** will increase to **93.75%** in the company.
- The capital infusion was made to comply with the statutory requirement of maintaining minimum total available capital as per regulations of the Insurance Regulatory Commission of Sri Lanka.

About LIC :

- Founded : 1 September 1956
- Headquarters : Mumbai, Maharashtra
- Chairman : Siddhartha Mohanty

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Ques : _____ collaborates with Himachal Pradesh State Cooperative Bank to boost health insurance coverage

स्वास्थ्य बीमा कवरेज को बढ़ावा देने के लिए _____ ने हिमाचल प्रदेश राज्य सहकारी बैंक के साथ सहयोग किया है

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) Star Health Insurance / स्टार हेल्थ इंश्योरेंस

Answer : Option E

Explanation :

- **Star Health and Allied Insurance Company Limited**, India's largest retail health insurance company announced a strategic corporate agency **agreement** with **Himachal Pradesh State Cooperative Bank (HPSCB)**, the leading bank of Himachal Pradesh.
- Through this **partnership**, Star Health Insurance **aims to enhance access to health insurance** across the region, **particularly in rural areas** where the bank holds a significant presence.
- The partnership will enable Star Health Insurance to offer its comprehensive range of health insurance products to the bank's vast customer base by leveraging HPSCB's robust and extensive branch network of 262 branches.
- The partnership seeks to increase insurance penetration in rural and Tier 3 regions, **aligning** with **IRDAI's goal of 'Insurance for all by 2047'**.

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About HPSCB :

- Managing Director : Sharwan Manta
- The HPSCB is performing a dual function in the state, one of an Apex Co-operative Bank in Himachal Pradesh to play a leading role in the development of Co-operatives in the State and second of a Co-operative Bank in 6 districts viz. Bilaspur, Chamba, Kinnaur, Mandi, Shimla and Sirmour.

About Star Health and Allied Insurance Company Limited :

- Founded : 2006
- Headquarters : Chennai, Tamil Nadu, India
- MD & CEO : Anand Roy

Recently signed banking agreements :

- Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive at the BSF Headquarters in Srinagar, Jammu and Kashmir (J&K).
- National Bank for Agriculture and Rural Development (NABARD) and Online PSB Loans Limited have signed an agreement to promote financial inclusion through regional rural banks.
- NPCI International Payments Ltd. (NIPL), in partnership with Network International, a leading digital commerce enabler across the Middle East and Africa, has facilitated the acceptance of QR-codebased Unified Payments Interface (UPI) payments across point-of-sale (POS) terminals in the UAE.
- The Reserve Bank of India (RBI) has joined hands with the Bank for International Settlements (BIS) and central banks of 4 Asean (Association of Southeast Asian Nations) countries to collaborate on Project Nexus - a multilateral international initiative to enable retail cross-border payments.
- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveil Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the co-lending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.

- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.

- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM)at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.

Ques : Tata Asset Management Introduces India's First _____ Index Mutual Fund

टाटा एसेट मैनेजमेंट ने भारत का पहला _____ इंडेक्स म्यूचुअल फंड पेश किया

- (a) Health
- (b) Oil and Gas
- (c) Tourism
- (d) Petroleum
- (e) None of these

Answer : Option C

Explanation :

- **Tata Asset Management** has **launched** India's **first-ever tourism index fund** – the Tata Nifty India Tourism Index Fund.
- The Tata Nifty India Tourism Index Fund will track the Nifty India Tourism Index (TRI, i.e., total returns index).
- Nifty India Tourism Index (TRI) is a stock market index that specifically focuses on companies in the Indian tourism sector.
- The index is designed to ensure a balanced representation of different tourism sectors, with strict selection criteria.
- To prevent over-concentration, no single stock can have a weightage exceeding 20% in the index.
- **Kapil Menon** is responsible for managing the fund's investments, ensuring alignment with the index's performance and objectives.
- There are no entry loads for investing in this NFO, making it accessible to investors without additional fees.

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Ques : _____ Plans to Raise Rs 10,000 Crore via Infrastructure Bonds in FY25.

_____ ने वित्त वर्ष 2025 में इंफ्रास्ट्रक्चर बॉन्ड के जरिए 10,000 करोड़ रुपये जुटाने की योजना बनाई है

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option A

Explanation :

- Public sector lender **Canara Bank plans** to raise up to **Rs 10,000 crore through infrastructure bonds** for lending to projects in areas like roads, power and ports, among others, this financial year (FY25).

It is the 3rd state-owned lender after:

- **State Bank of India (SBI)** with Rs 20,000 crore planned and Rs **10,000 crore raised in June 2024.**
- **Bank of India (BoI)** with **Rs 10,000 crore planned.**
- CRISIL (formerly Credit Rating Information Services of India Limited) and CareEdge Ratings have assigned an **"AAA" rating to Canara Bank's infrastructure bonds.**
- In FY24, Canara Bank raised Rs 10,000 crore via infrastructure bonds.

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Raised in two tranches:

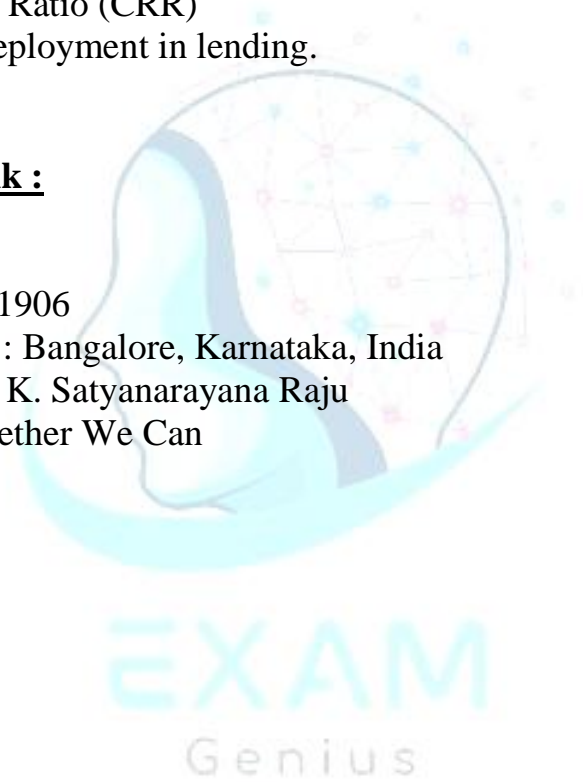
- Rs 5,000 crore at a 7.54% coupon rate
- Rs 5,000 crore at a 7.68% coupon rate
- Canara Bank's credit to the infrastructure sector increased by 12% Year-on-Year (YoY) to Rs 1.29 trillion as of March 2024.

Money raised through infrastructure bonds is exempt from:

- Statutory Liquidity Ratio (SLR)
- Cash Reserve Ratio (CRR)
- Allows full deployment in lending.

About Canara Bank :

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



Ques : Federal Bank Partners with _____ for Bancassurance Services

फेडरल बैंक ने बैंकएश्योरेंस सेवाओं के लिए _____ के साथ साझेदारी की

- (a) Bajaj Allianz Life Insurance / बजाज आलियांज जीवन इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) Universal Sampo General Insurance / यूनिवर्सल सोम्पो जनरल इंश्योरेंस

Answer : Option A

Explanation :

- **Federal Bank**, a private sector bank, has entered into a **Bancassurance** tie-up with **Bajaj Allianz Life Insurance**, a private life insurer.
- This partnership will enable Federal Bank's customers to seamlessly access Bajaj Allianz Life Insurance's products, across the Bank's extensive network in India.
- **Bancassurance** is a **distribution model** where banks partner with insurance companies **to sell insurance policies**.
- Both the bank and the insurance company get to benefit from this arrangement.
- Banks earn commissions from insurance sales, while insurers gain access to the bank's customer base and distribution network.
- The regulator had paved the way for corporate agents (banks) to have distribution tie up with a maximum of 9 life insurers, 9 general insurers and 9 health insurers.

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- Insurance Marketing Firms (IMF): Also, IMF can now enter into tie up with as many as 6 life, general and health insurers.

About Federal Bank:

- Established: 23 April 1931 (as Travancore Federal Bank), 2 December 1949 (as Federal Bank)
- Headquarters: Aluva, Kochi, Kerala, India
- MD & CEO: Shyam Srinivasan

About Bajaj Allianz Life Insurance:

- Founded: 2001
- Headquarters: Pune, Maharashtra
- MD & CEO: Tarun Chugh
- Ownership: Joint venture between Bajaj Finserv Limited and Allianz SE

Ques : _____ Introduces 'Safety Ring' for Enhanced Internet and Mobile Banking Security

_____ ने उन्नत इंटरनेट और मोबाइल बैंकिंग सुरक्षा के लिए 'सेफ्टी रिंग' पेश की

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Karur Vyasya Bank / करूर व्यास बैंक

Answer : Option D

Explanation :

- State-owned **Punjab National Bank (PNB)** introduced a **new security feature 'Safety Ring'** within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- This mechanism provides an additional safety layer to minimise potential losses in case of unauthorised access by fraudsters.
- The feature adds an additional layer of security to mitigate potential losses from unauthorized access by fraudsters.
- 'Safety Ring' is optional and allows customers to set a daily transaction limit.
- Specifically, it applies to online closure of term deposits (TDs) or availing overdraft facilities on TDs up to the set limit amount.
- Customers can set their transaction limits within the consolidated digital channels limit for managing TD closures or overdraft facilities.

About PNB :

- Founded : 19 May 1894
- Headquarters : Delhi, India
- MD & CEO : Atul Kumar Goel

Recent Facilities Launched in Banking & Insurance Sector :

- Ageas Federal Life Insurance has launched a new pension plan named 'Golden Years Pension Plan' that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.

- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Fintech' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.

- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AuthHorisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- Maldives intends to launch India's RuPay service, reflecting the strengthening of ties between the two nations.
- Online insurance marketplace Policybazaar has introduced its 'Claim Assurance Program' to accelerate the motor insurance claims process.
- YES BANK has announced the launch of YES Grandeur, an exclusive banking programme designed to address the unique financial and lifestyle needs of India's fast-growing Emerging Affluent segment.

Ques : Where is the headquarter of BNP Paribas ?
बीएनपी परिबास का मुख्यालय कहाँ है?

- (a) Spain / स्पेन
- (b) Egypt / मिस्र
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option D

Explanation :

About BNP Paribas :

- Headquarters : Paris, France
- BNP Paribas (sometimes referred to as BNPP or BNP) is a multinational universal bank and financial services holding company.
- It was founded in 2000 from the merger of two of France's foremost financial institutions, Banque Nationale de Paris (BNP) and Paribas.

Recently in News :

- **BNP Paribas, the European Union's leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.**
- The **BNP Paribas GIFT City** branch will facilitate a comprehensive product offering to **attract new business opportunities with its onshore and offshore clients.**
- Gift City branch will enable to serve global clientele with an expanded range of products and strategic solutions as cross-border momentum continues to increase.

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Ques : _____ Calls for Expressions of Interest on stressed loan exposure of Rs 14.97 crore in Amul Industries

_____ ने अमूल इंडस्ट्रीज में 14.97 करोड़ रुपये के तनावग्रस्त ऋण एक्सपोजर पर रुचि की अभिव्यक्तियां मांगीं

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- **State Bank of India (SBI)** has invited expressions of interest (EoIs) from various entities to acquire its stressed loan exposure of Rs 14.97 crore in Amul Industries through an e-auction scheduled for August 7, 2024.
- SBI holds **primary security** of Rs 43.49 crore and **collateral security** of Rs 55.78 crore against its exposure.
- Additionally, there is a **third-party guarantee** of Rs 52.77 crore.
- **Interested entities such as** asset reconstruction companies (ARCs), eligible non-banking finance companies (NBFCs), banks, and Indian financial institutions can submit EoIs by July 16, 2024.
- Entities submitting EoIs can conduct due diligence on the asset until August 5.
- Binding bids will be invited during the e-auction, and the sale will be on a 100% cash basis.
- SBI has set a reserve price of Rs 14.55 crore for the sale of the asset.

Ques : Who has been appointed as the Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)?

राष्ट्रीय क्षय रोग उन्मूलन कार्यक्रम (एनटीईपी) के लिए केंद्रीय स्वास्थ्य और परिवार कल्याण मंत्रालय (एमओएचएफडब्ल्यू) में प्रधान सलाहकार के रूप में किसे नियुक्त किया गया है?

- (a) Soumya Swaminathan / सौम्या स्वामीनाथन
- (b) Suresh Kumar Nayak / सुरेश कुमार नायक
- (c) Nitya Rao / नित्या राव
- (d) Madhura Swaminathan / मधुरा स्वामीनाथन
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **Former Director General of Indian Council of Medical Research and World Health Organization's Chief Scientist Dr. Soumya Swaminathan** has been **appointed** as the **Principal Adviser** at the Union Ministry of Health and Family Welfare (MoHFW) for the **National Tuberculosis Elimination Programme (NTEP)**.
- She will be serving in MoHFW on a pro bono basis.
- Dr. Swaminathan will be based out of Chennai, where she heads the MS Swaminathan Research Foundation that works on issues of agriculture and climate change.
- As the Principal Adviser for the NTEP, Dr. Swaminathan will provide technical advice on the overall strategy to achieve goals, suggest policy directions and necessary course corrections for optimal outcomes, and advise on research strategy.

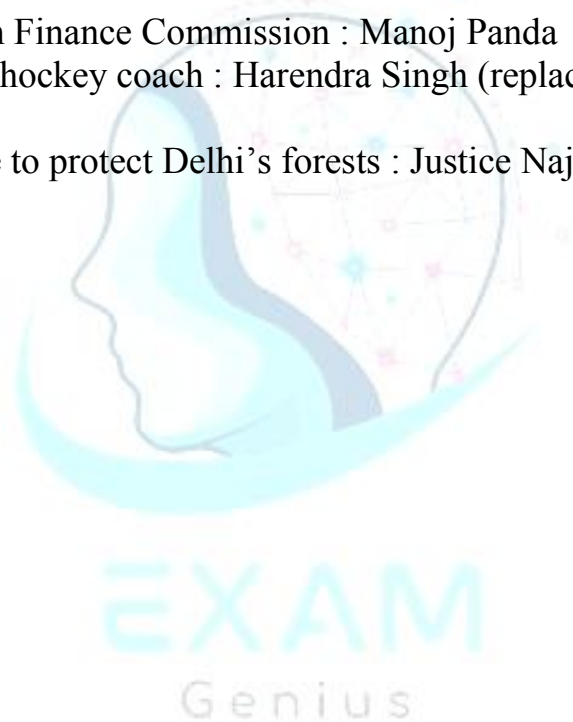
- India accounts for 25% of world's TB burden and over 25 lakh new cases of TB were notified in 2024 in India, according to the India TB report released by the Centre.
-

Recent Appointment in different departments :

- Rachel Reeves : UK's first female finance Minsiter
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dhirendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : **President of the Professional Golf Tour of India**
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)
- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)

- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)
- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)

- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh
- Narsingh Yadav : chairman of the Wrestling Federation of India's Athletes' Commission
- Nidhi S Jain : Chief Vigilance Officer (CVO) of Cotton Corporation of India Limited (CCI).
- Vice Chancellor of Aligarh Muslim University (AMU) : Professor Naima Khatoon
- Secretary of the Department of Posts : Vandita Kaul (replace Vineet Pandey)
- National Judicial Academy (NJC) Bhopal : Justice Aniruddha Bose
- As a Member of University Grants Commission (UGC) : Sachidananda Mohanty
- As member of 16th Finance Commission : Manoj Panda
- National women's hockey coach : Harendra Singh (replace Janneke Schopman)
- Head of committee to protect Delhi's forests : Justice Najmi Waziri



Ques : Who has been appointed as the head coach of the Indian men's cricket team ?

भारतीय पुरुष क्रिकेट टीम का मुख्य कोच किसे नियुक्त किया गया है?

- (a) Rohit Sharma / रोहित शर्मा
- (b) Virat Kohli / विराट कोहली
- (c) MS Dhoni / एमएस धोनी
- (d) Gautam Gambhir / गौतम गंभीर
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

Gautam Gambhir, the former India opening batter, has been appointed as the India men's cricket team's head coach.

The former India cricketer will replace Rahul Dravid whose tenure came to an end after the T20 World Cup 2024.

Gambhir, in his first international coaching assignment, has been handed a long rope, having been handed charge of the team till the end of 2027.

India became the first team ever to win the T20 World Cup title without losing a single game. The Rohit Sharma-led side played some brilliant cricket and claimed the title by beating South Africa in the final.

About Board of Control for Cricket in India (BCCI)

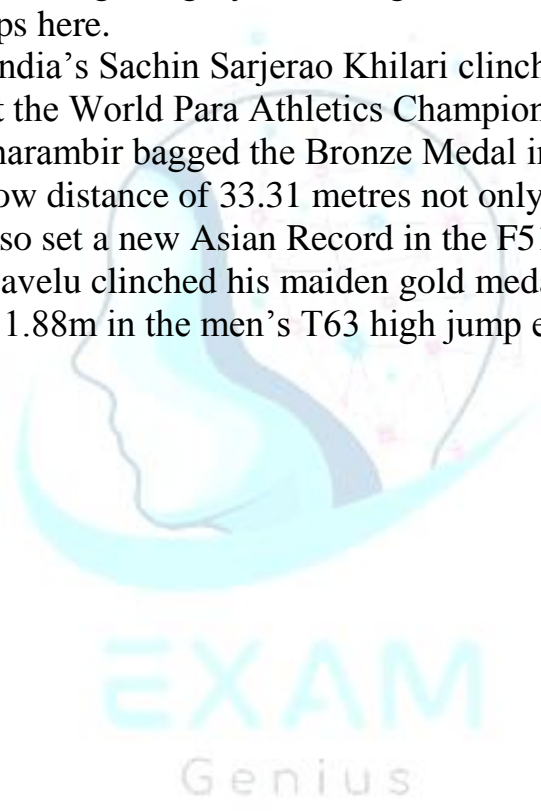
- Founded – 1928
- Headquarters – Wankhede Stadium, Mumbai
- 1st President – R E Grant Govan
- 39th President – Roger Binny
- Vice president – Rajeev Shukla
- Secretary – Jay Shah
- Men's coach – Gautam Gambhir
- Women's coach – Amol Muzumdar

SPORTS NEWS :

- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.

- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.

- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.
- Mariyappan Thangavelu clinched his maiden gold medal at the World Para Athletics by leaping 1.88m in the men's T63 high jump event.



Ques : who won the ICC Men's Player of the Month for June 2024?
जून 2024 के लिए ICC मेन्स प्लेयर ऑफ़ द मंथ का पुरस्कार किसने जीता?

- (a) Hardik Pandey / हार्दिक पांडे
- (b) Ravindra Jadeja / रवींद्र जड़ेजा
- (c) Jasprit Bumrah / जसप्रीत बुमरा
- (d) Virat Kohli / विराट कोहली
- (e) Rohit sharma / रोहित शर्मा

Answer : Option C

Explanation :

- The **International Cricket Council (ICC)** has **revealed** the winners of the **ICC Player of the Month** awards **for June 2024** with India's **Jasprit Bumrah and Smriti Mandhana** both emerging victorious.
- **Bumrah** was crowned Player of the Tournament following India's triumphant campaign at the ICC Men's T20 World Cup 2024 in the USA and West Indies, and follows this feat with another personal honour, claiming his first ICC Men's Player of the Month award.
- **Mandhana** also won her maiden ICC Women's Player of the Month award after her scintillating batting performances lit up India's ODI series victory over South Africa.
- The double-win marks the first time the ICC Men's and Women's Player of the Month represent the same country since the awards began in 2021.

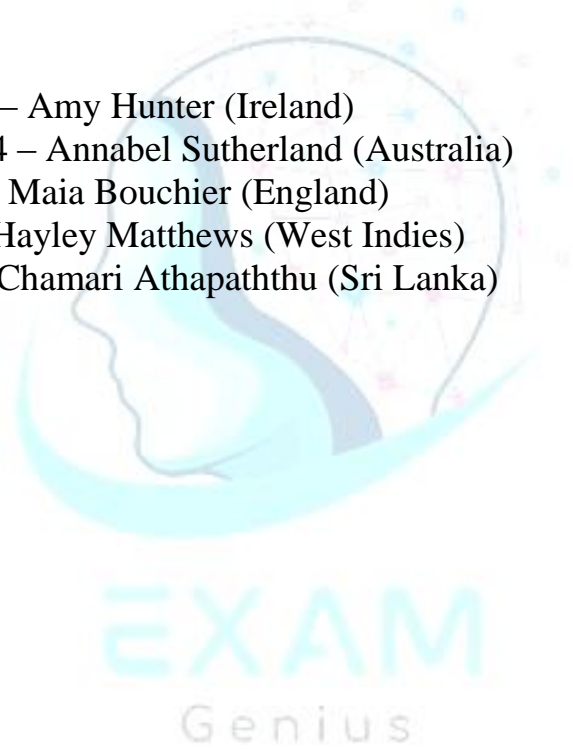
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ICC Men's Player of the Month

- January 2024 – Shamar Joseph (West Indies)
- February 2024 – Yashasvi Jaiswal (India)
- March 2024 – Kamindu Mendis (Sri Lanka)
- April 2024 – Muhammad Waseem (UAE)
- May 2024 – Gudakesh Motie (West Indies)

ICC Women's Player of the Month

- January 2024 – Amy Hunter (Ireland)
- February 2024 – Annabel Sutherland (Australia)
- March 2024 – Maia Bouchier (England)
- April 2024 – Hayley Matthews (West Indies)
- May 2024 – Chamari Athapaththu (Sri Lanka)



Ques : Global Energy Independence Day is observed every year on which day?

वैश्विक ऊर्जा स्वतंत्रता दिवस हर साल किस दिन मनाया जाता है?

- (a) 9 July
- (b) 10 July
- (c) 11 July
- (d) 12 July
- (e) 13 July

Answer : Option B

Explanation :

- **Global Energy Independence Day** is observed every year on **July 10**.
- **Objective** – To promote awareness for alternative forms of energy.
- The day also offers opportunities to learn more about renewable forms of energy, such as solar, wind, and geothermal.
- In 2006, Michael D. Antonovich proclaimed July 10th as Global Energy Independence Day. At the time, Antonovich served as a member of the Los Angeles County Board of Supervisors.
- The date of July 10th coincides with the birthday of Nikola Tesla, who was born in 1856. Tesla is a Serbian-American inventor born in Croatia.

Important days :

- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)

- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day
- 30 June : International Day of Parliamentarism (Theme 2024 – Parliamentary diplomacy: Building bridges for peace and understanding.)
- 30 June : International Asteroid Day
- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : **Pet Remembrance Day**
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day

IMPORTANT ONE – LINER Current Affairs

- India and Russia have announced an initiative to develop strategic areas of economic cooperation to achieve a bilateral trade target of \$100 billion by 2030. The initiative was announced after the 22nd edition of the annual summit between Prime Minister Narendra Modi and President Vladimir Putin in Moscow.
- Maharashtra has won the Best Agriculture State Award for 2024. The announcement was made by the 15th Agriculture Leadership Awards Committee, headed by Justice P Sathasivam, former Chief Justice of India and Governor of Kerala.
- Indian Energy Exchange (IEX) board approved the proposal to reappoint Satyanarayan Goel as its Chairman and Managing Director and to appoint Rohit Bajaj as its Joint Managing Director.
- Tata Power Solar Systems Limited has launched the 'Ghar Ghar Solar' initiative in Uttar Pradesh aimed at providing every home with clean energy through rooftop solar solutions.
- Another Indian, Anupama Ramachandran, won her first international title by defeating Panchaya Channoi of Thailand 3-1 in the final of the Asian Women Snooker category.
- President Draupadi Murmu, who is on a four-day visit to Odisha, is visiting the historic Udayagiri Caves in Bhubaneswar. The Udayagiri Caves are famous for the Hathigumpha inscription which is engraved in Brahmi script.

Ques : _____ Claims Top Spot as Leading Digital Wallet by Transaction Value

_____ ने लेनदेन मूल्य के आधार पर अग्रणी डिजिटल वॉलेट के रूप में शीर्ष स्थान का दावा किया है

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

Answer : Option A

Explanation :

- **MobiKwik** has emerged as the **largest digital financial services platform** in terms of **Prepaid Payment Instrument (PPI) Wallet transactions** by value for **April and May, 2024**.
- The company saw its **market share** by value **grow from 11% in March 2024 to 20% in April** and further to **23% in May**.
- Pocket UPI, a new product by MobiKwik, facilitates instant payments through Wallets across the UPI network.
- Users can make payments without linking their bank accounts, enhancing convenience and financial management.
- MobiKwik commanded a 48% market share for PPI Wallet transactions by value in May 2024, after excluding FASTag-related transaction value.
- Upcoming IPO: One MobiKwik Systems Limited filed preliminary papers in January with Securities and Exchange Board of India (SEBI) to raise up to Rs 700 crore through an initial public offering (IPO).

About MobiKwik :

- Founded : April 2009
- Headquarters : Gurgaon, Haryana, India
- MD & CEO : Bipin Preet Singh

Ques : _____ Successfully Completes Its Inaugural Claim Processing on National Health Claims Exchange Platform

_____ ने नेशनल हेल्थ क्लेम एक्सचेंज प्लेटफॉर्म पर अपना उद्घाटन दावा प्रसंस्करण सफलतापूर्वक पूरा किया

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) HDFC Ergo General Insurance / एचडीएफसी एर्गो जनरल इंश्योरेंस

Answer : Option E

Explanation :

- **HDFC ERGO General Insurance Company**, one of India's leading private sector general insurers, has successfully processed its first health claim through the **National Health Claims Exchange (NHCX) platform**.
- This groundbreaking achievement marks a significant leap forward in streamlining health claims processing, improving administrative efficiencies, and enhancing customer experience by building a cohesive technology-driven system.
- The process begins with the hospital generating a bill through their Hospital Information System (HIS), which is then uploaded to a Third-Party Administrator (TPA) app.
- HDFC ERGO's Health Claim System (HCS) processes the claims in their claim processing queue.

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What is the National Health Claims Exchange?

- NHCX is a single-window interface developed by the National Health Authority (NHA).
- It provides a secure platform and efficient exchange of health insurance claims data.
- The platform will strengthen efficiency and transparency in claims processing.

About HDFC ERGO General Insurance Company Limited :

- Headquarters : Mumbai, Maharashtra, India
- Managing Director : Anuj Tyagi
- Ownership: A joint venture (51:49) between HDFC and ERGO International AG, a subsidiary of Munich Re Group, Germany.
- Operates in the insurance sector under BFSI (Banking, Financial Services, and Insurance).

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Ques : The _____ Finance Commission has established an advisory council comprising 5 members

_____ वें वित्त आयोग ने 5 सदस्यों वाली एक सलाहकार परिषद की स्थापना की है

- (a) 14th
- (b) 15th
- (c) 16th
- (d) 17th
- (e) 18th

Answer : Option C

Explanation :

The **16th Finance Commission** has established an **advisory council comprising 5 members** to provide guidance on its Terms of Reference (ToR) and related subjects.

Members of the Advisory Council:

- **D.K. Srivastava**
- **Neelkanth Mishra**
- **Poonam Gupta**
- **Pranjul Bhandari**
- **Rahul Bajoria**

Poonam Gupta shall be the Convenor of the Advisory Council.

Role and Functions of the Advisory Council :

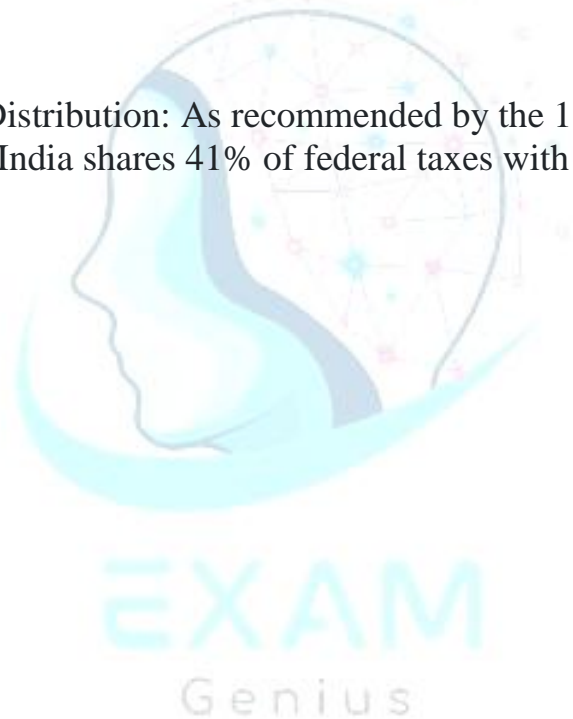
- To advise the Commission on any of the Terms of Reference (ToR) or related subjects that may be of relevance.
- To assist in the preparation of papers or research studies and to monitor or assess studies commissioned by the Finance Commission, thereby enhancing the Commission's understanding of the issues in its ToR.

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- To help broaden the Commission's ambit and understanding by seeking the best national and international practices on matters pertaining to fiscal devolution and improving the quality, reach, and enforcement of its recommendations.

About Finance Commission :

- The Finance Commission is a constitutionally mandated body established once every 5 years to devise a formula for distributing net tax proceeds between the Centre and the states as well as among states and local bodies.
- Current Tax Distribution: As recommended by the 15th Finance Commission, India shares 41% of federal taxes with the states.



Ques : _____ Allows Banks to Utilize Brickwork Ratings for Loans Up to Rs.250 Crore

_____ ने बैंकों को Rs.250 करोड़ तक के ऋण के लिए ब्रिकवर्क रेटिंग का उपयोग करने की अनुमति दी

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

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) has allowed banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs.250 crore.

What is a brickwork rating?

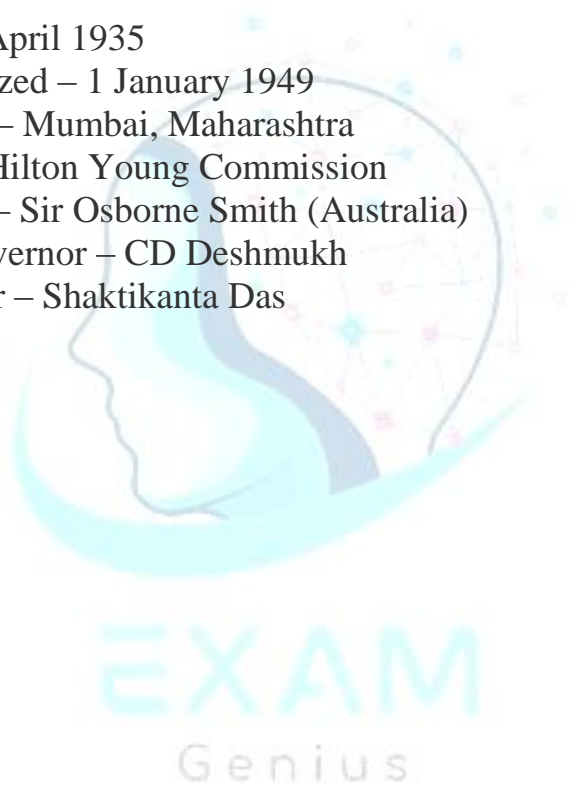
- Brickwork Ratings assigns ratings for all limits sanctioned by all banks while undertaking a bank loan rating exercise.
- The information collected from the borrower includes details of all banking facilities availed and as such one rating assignment should suffice to meet the requirements.
- The Certificate of Registration granted to Brickwork Ratings India as a Credit Rating Agency (CRA) was cancelled by the Securities and Exchange Board of India (SEBI) in October 2022.
- Despite the cancellation, the RBI has reviewed and permitted the use of Brickwork Ratings for risk weighting claims for capital adequacy purposes under certain conditions.

Conditions for Using Brickwork Ratings:

- Fresh rating mandates may be obtained from Brickwork Ratings for bank loans not exceeding Rs.250 crore.
- For existing ratings, Brickwork Ratings can continue to undertake rating surveillance irrespective of the rated amount until the residual tenure of such loans.

About Reserve Bank of India (RBI) :

- Founded – 1 April 1935
- RBI Nationalized – 1 January 1949
- Headquarters – Mumbai, Maharashtra
- RBI set up – Hilton Young Commission
- 1st Governor – Sir Osborne Smith (Australia)
- 1st Indian Governor – CD Deshmukh
- 25th Governor – Shaktikanta Das



Ques : Which bank has raised Rs 10,000 crore today at a coupon rate of 7.36% through its sixth infrastructure bond issuance?

किस बैंक ने अपने छठे इंफ्रास्ट्रक्चर बॉन्ड जारी करके 7.36% की कूपन दर पर 10,000 करोड़ रुपये जुटाए हैं?

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- **State Bank of India (SBI)** raised **Rs. 10,000 crore** today at a **coupon rate of 7.36%** through its **sixth infrastructure bond issuance**.
- The issue attracted overwhelming response from investors with bids in excess of Rs18,145 crore and was oversubscribed by around 3.6 times against the base issue size of Rs. 5,000 crore.
- The total number of bids received was 120 indicating wider participation with heterogeneity of bids. The investors were across provident funds, pension funds, insurance companies, mutual funds, corporates etc.
- The proceeds of bonds will be utilized in enhancing long term resources for funding infrastructure and affordable housing segment.

About State Bank of India (SBI)

- Founded – 1 July 1955
- Headquarters – Mumbai, Maharashtra
- Chairman – Challa Sreenivasulu Setty; 27th (replace Dinesh Kumar Khara)

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Ques : _____ introduces online loan facility against MF units via internet banking and YONO App

_____ ने इंटरनेट बैंकिंग और योनो ऐप के माध्यम से एमएफ इकाइयों के खिलाफ ऑनलाइन ऋण सुविधा शुरू की है

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- **State Bank of India** has **introduced** an **online loan facility** against **mutual fund (MF) units** through its **internet banking (INB) and YONO App**.
- This digital solution allows consumers to **apply for loans** from the **comfort of their own homes**, with a completely paperless and digital process that is **available 24 hours a day, seven days a week**.
- The new loan facility is extended at attractive interest rates to mutual fund schemes of all Asset Management Companies (AMCs) registered with CAMS.
- The development marks a significant upgrade from the previous service, which was limited to loans against SBI Mutual Fund schemes only and was available only through branches requiring physical visits by customers.

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Recent Facilities Launched in Banking & Insurance Sector :

- BNP Paribas, the European Union's leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- Ageas Federal Life Insurance has launched a new pension plan named 'Golden Years Pension Plan' that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.

- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finquiry' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.

- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AuthOrisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- Maldives intends to launch India's RuPay service, reflecting the strengthening of ties between the two nations.

Ques : How many Public Sector Banks Present Dividend Cheques Totalling Rs 6,481 Crore to Government ?

कितने सार्वजनिक क्षेत्र के बैंक सरकार को कुल 6,481 करोड़ रुपये का लाभांश चेक प्रस्तुत करते हैं?

- (a) 1
- (b) 2
- (c) 3
- (d) 4
- (e) 5

Answer : Option D

Explanation :

- **4 public sector banks (PSBs)** presented **dividend cheques worth Rs 6,481 crore** to Finance Minister Nirmala Sitharaman for the financial year 2023-24.
- Finance Minister Nirmala Sitharaman received dividend cheques from each bank's managing directors (MDs) and Chief Executive Officers (CEOs).

Bank of Baroda (BoB):

- Dividend cheque amount: **Rs 2,514.22 crore**
- Presented by: Shri Debadatta Chand, Managing Director & CEO.

Bank of India:

- Dividend cheque amount: **Rs 935.44 crore**
- Presented by: Rajneesh Karnatak, Managing Director & CEO.

Indian Bank:

- Dividend cheque amount: **Rs 1,193.45 crore**
- Presented by: (Managing Director & CEO not specified).

Canara Bank:

- Dividend cheque amount: **Rs 1,838.15 crore**
- Presented by: K Satyanarayana Raju, Managing Director & CEO.

Ques : _____ Committee Increases Requirements for Retail Investors in Futures and Options Segment

_____ समिति ने वायदा और विकल्प खंड में खुदरा निवेशकों के लिए आवश्यकताएँ बढ़ा दी हैं

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

Answer : Option D

Explanation :

- **The Securities and Exchange Board of India's (SEBI) expert working committee on derivatives trading has set the bar higher for retail investors.**
- **The proposals include increasing the lot sizes of futures and options (F&O) contracts, raising margins around expiry dates, and reducing the number of weekly options contracts.**
- **The recommendations will be discussed by Sebi's Secondary Market Advisory Committee (SMAC) on July 15, 2024.**

Changes Made :

Futures and options (F&O) contracts Lot Size Increase:

- Current Lot Size: Rs.5 lakh.
- Proposed Lot Size: Rs.20-25 lakh.
- Margin : Increased margins around expiry dates.

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- Reduction in the number of weekly options contracts per exchange to one.
- The proposed changes aim to raise margins, directly or indirectly, by increasing the minimum lot sizes.
- This move is expected to discourage smaller investors from trading in F&O.
- The share of young individual traders (ages 20-30) in equity F&O has significantly increased, especially in index options and stock options.
- Participation has grown from nearly 11% in FY19 to over 35%.
- The number of individual traders in index options and stock options has risen by 8 times and 5 times, respectively, in the past 3 years.
- The need for stricter norms for F&O has emerged due to the perceived risks it poses to household savings.

About SEBI :

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

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Ques : Tharun Mannepalali has won the men's singles badminton title of the 3rd Saint-Denis Reunion Open 2024. He is from which state?

थारुण मन्नेपल्ली ने तीसरे सेंटडेनिस रीयूनियन ओपन 2024 का पुरुष एकल बैडमिंटन खिताब जीता है। वह किस राज्य से हैं?

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

Answer : Option E

Explanation :

- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. However, India had to settle for a silver in the men's doubles.
- **Tharun Mannepalali of Telangana** won the **men's singles title** by **defeating Yudai Okimoto of Japan** in straight sets 21-15, 21-15 in the final.
- It was the **second international title** for Tharun Mannepalali. **Earlier**, he had won the **singles title of the Kazakhstan International Challenge** held **in April 2024**.
- **Women's** badminton single player **Tasnim Mir of Gujarat** defeated **Rakshitha Sree** of India in straight sets 21-15, 21-19 in the final to lift the single titles.
- The 2024 Saint-Denis Reunion Open Badminton title was the third challenger title for Tasnim Mir and her first since 2022.

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- The Saint-Denis Reunion Open 2024 was held in Saint-Denis, the capital of the French overseas département of Réunion in the Western Indian Ocean.
-

SPORTS NEWS :

- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey

- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.

- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.
- Mariyappan Thangavelu clinched his maiden gold medal at the World Para Athletics by leaping 1.88m in the men's T63 high jump event.

Ques : Which of the following will be the title sponsor of the Indian team at the 2024 Paris Olympics?

निम्नलिखित में से कौन 2024 पेरिस ओलंपिक में भारतीय टीम का मुख्य प्रायोजक होगा?

- (a) Adani Group / अदानी समूह
- (b) Reliance Group / रिलायंस समूह
- (c) Dream11 / ड्रीम11
- (d) Paytm / पेटीएम
- (e) Axis Bank / एक्सिस बैंक

Answer : Option A

Explanation :

- **Gautam Adani**, the **chairman** of the **Adani Group**, has **announced** that the conglomerate will be **sponsoring** the **Indian team** travelling to **Paris** for the **2024 Olympics Games**.
- With the Indian contingent in the last leg of its preparations for the 2024 Olympics, the Adani Group has pledged its whole-hearted support to the champions of the nation through a **campaign with the theme #DeshkaGeetAtOlympics**.
- The campaign centres around the athletes, who have spent hours and years in training to win and hear the national anthem after the victory.
- The social media campaign has been launched even as the Indian sportspersons continue to put in the hard yards before flying out to Paris for the Olympic Games set to be held from July 26 to August 11.
- Since 2016, the Adani Group has supported more than 28 athletes in sports like boxing, wrestling, tennis, javelin throw, shooting, running, shotput, brisk walking, archery, and more.

Ques : India has signed Mutual Recognition Agreement for Organic Products with which country at the 9th Working Group meeting on Trade in New Delhi?

भारत ने नई दिल्ली में व्यापार पर 9वें कार्य समूह की बैठक में जैविक उत्पाद के लिए किस देश के साथ पारस्परिक मान्यता समझौते पर हस्ताक्षर किए हैं?

- (a) Singapore / सिंगापुर
- (b) Russia / रूस
- (c) Indonesia / इंडोनेशिया
- (d) Nepal / नेपाल
- (e) Taiwan / ताइवान

Answer : Option E

Explanation :

- The **Mutual Recognition Agreement (MRA)** for **organic products** between **India and Taiwan** has been **implemented** during the **9th Working Group on Trade Meeting with Taiwan at New Delhi**.
- The implementation of the MRA between India and Taiwan is a landmark achievement as it is the **first bilateral agreement for organic products**.
- The implementing Agencies for the MRA are Agricultural and Processed Food Products Export Development Authority (APEDA), Ministry of Commerce and Industry, India and Agriculture and Food Agency, Ministry of Agriculture (AFA) Taiwan.
- The MRA will pave the way for the export of major Indian organic products such as Rice, Processed Food, Green/Black and Herbal Tea, Medicinal plant products etc to Taiwan.
- The mutual recognition will ease the export of organic products by avoiding dual certifications; thus, reducing compliance costs, and enhancing trade opportunities in the organic sector.

Recent MoU and agreement :

- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a 'Mission Nishchay' in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.
- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.
- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.

- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the purchase of Airbus helicopters in India.
- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.
- India and Iran Inks 10-year Deal to Operate Iran's Chabahar Port. Under the agreement, India Ports Global Limited (IPGL) committed to investing \$370 million to enhance the port's infrastructure
- India and Moldova signed an agreement allowing holders of diplomatic and official passports from either country to travel to the other without requiring a visa.
- A joint initiative between India and Oman to boost research and conservation of sharks and rays in the Arabian Sea will be launched
- Girish Chandra Murmu, the Comptroller and Auditor General of India (CAG), has signed a MoU with Toyam Raya, Auditor General of Nepal to strengthen collaboration and facilitate the exchange of expertise in auditing practices between the Supreme Audit Institutions (SAIs) of both countries.
- The Indian Coast Guard and Jindal Steel & Power Ltd signed an MoU for the supply of indigenous marine-grade steel.
- The Uttarakhand Tourism Development Board has teamed up with Starscapes, an astro-tourism company, to introduce Nakshatra Sabha, a pioneering initiative aimed at offering a comprehensive astro-tourism experience.
- India and Nigeria have agreed to an early conclusion of the Local Currency Settlement System Agreement to strengthen bilateral economic ties.
- The Indian Army and the Punit Balan Group joined hands to inaugurate the nation's first Constitution Park in Pune.
- The government of India has signed an agreement with the government of Bangladesh to renew the Memorandum of Understanding (MoU) to train 1500 Bangladeshi officers from 2025 to 2030.
- The Ministry of Mines has signed a Memorandum of Understanding (MoU) with Shakti Sustainable Energy Foundation, to enhance the knowledge base of the critical minerals processing industry in India.

Ques : When is World Health Organization (WHO) formed ?
विश्व स्वास्थ्य संगठन (WHO) का गठन कब हुआ?

- (a) 7 April 1948
- (b) 15 April 1948
- (c) 7 April 1949
- (d) 7 April 1945
- (e) 10 April 1948

Answer : Option A

Explanation :

About World Health Organization (WHO)

- Formation – 7 April 1948
- Headquarters – Geneva, Switzerland
- First President – Andrija Štampar
- Director General – Tedros Adhanom (Ethiopia)
- Deputy Director General – Soumya Swaminathan (Indian)
- Member Countries – 194

Recently in News :

- The World Health Organization (WHO) has launched MeDevIS, an online platform that provides users with access to information on medical devices.
- The platform is designed to support decision-making on the selection, procurement, and use of medical devices for the prevention, diagnosis, and treatment of diseases and health conditions.
- MeDevIS includes 2301 types of medical devices used in various health areas, including reproductive, maternal, newborn and child health, noncommunicable diseases such as cancer, cardiovascular diseases, diabetes, and infectious diseases such as COVID-19.
- Additionally, MeDevIS will make it possible for global governments and regulatory bodies to better understand the requirements for medical devices and streamline the procurement process.

Ques : National Fish Farmer's Day is celebrated every year on which day?

राष्ट्रीय मछली किसान दिवस हर साल किस दिन मनाया जाता है?

- (a) 9 July
- (b) 10 July
- (c) 11 July
- (d) 12 July
- (e) 13 July

Answer : Option B

Explanation :

- **National Fish Farmer's Day** is celebrated on **10th July** every year to recognize and **appreciate** the invaluable contributions of **fish farmers, aquaculture industry professionals** and other stakeholders towards ensuring a sustainable and thriving fisheries sector.
- It is celebrated to honour and commemorate the contribution of Professor Dr. Hiralal Chaudhury and his colleague Dr. K. H. Alikunhi, in the Indian fisheries sector who had guided induced breeding and reproduction in Indian Major Carps by Hypophysation technique, on this day in 1957, which eventually lead to a revolution in Inland Aquaculture.

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Ques : World Population Day is observed every year on which day?
विश्व जनसंख्या दिवस हर साल किस दिन मनाया जाता है?

- (a) 9 July
- (b) 10 July
- (c) 11 July
- (d) 12 July
- (e) 13 July

Answer : Option C

Explanation :

- **World Population Day or International Population Day** is observed every year on **July 11**.
- **Objective** – To raise awareness about global population issues and educate people about family planning, gender equality, and reproductive health.
- **Theme 2024** – Leave no one behind, count everyone
- This day was established by the United Nations in 1989 and commemorates the “Day of Five Billion” when the world’s population crossed the 5 billion marks.
- The history of the World Population Day goes back to 1980s. It was on July 11, 1987, when the world population reached approximately five billion. This day brought global focus to issues related to sustainable development, resource management, and the dynamics of population expansion.
- In 1989, the UNDP Governing Council established the Day to be observed annually on July 11. The United Nations General Assembly (UNGA) adopted Resolution 45/216 in December 1990, formally establishing the annual observance of the Day.
- The first World Population Day was celebrated on July 11, 1990, with participation from over 90 countries.

Important days :

- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day
- 30 June : International Day of Parliamentarism (Theme 2024 – Parliamentary diplomacy: Building bridges for peace and understanding.)
- 30 June : International Asteroid Day
- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : **Pet Remembrance Day**
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day

Static Banking Awareness Terms Recently in News :

Banks in News :

About BoB :

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

About Bank of India :

- Established : 7 September 1906
- Headquarters : Mumbai, Maharashtra, India
- Tagline : Relationship Beyond Banking
- CEO: Rajneesh Karnatak

About Indian Bank :

- Founded : 15 August 1907
- Headquarters : Chennai, Tamil Nadu
- MD & CEO : Shanti Lal Jain
- Tagline : Your Own Bank/ Apka Apna Bank

About Canara Bank :

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

Ques : _____ Economic Research Urges Government to Address Fault Lines in Insolvency and Bankruptcy Code, 2016
_____ इकोनॉमिक रिसर्च ने सरकार से दिवाला और दिवालियापन संहिता, 2016 में खामियों को दूर करने का आग्रह किया

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- According to **State Bank of India's (SBI's) economic research department (ERD)**, the government needs to address the fault lines in the **IBC (Insolvency and Bankruptcy Code, 2016)** set-up to **reduce the time** taken for the corporate insolvency resolution process.
- Recoveries through IBC in FY24 were **only 32% of admitted claims**, with financial creditors losing 68% of their claims.
- The time taken to reach a resolution is **863 days**, far exceeding the stated 330 days.

About IBC:

- The Insolvency and Bankruptcy Code (IBC) was passed by the **Indian Parliament in 2016**.
- The code consolidates and amends laws related to the reorganisation and insolvency resolution of corporate persons, partnership firms, and individuals.
- The **aim** is to ensure a time-bound resolution for the maximisation of asset value, promote entrepreneurship, availability of credit, and balance the interests of all stakeholders.

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Ques : _____ Receives Government Panel Approval to Invest in Its Payments Subsidiary

_____ को अपनी भुगतान सहायक कंपनी में निवेश के लिए सरकारी पैनल की मंजूरी मिल गई है

- (a) Paytm
- (b) PhonePe
- (c) GooglePay
- (d) Zeta
- (e) None of these

Answer : Option A

Explanation :

- **Paytm** has secured approval from a government panel that oversees investments linked to China to invest **Rs.500 million (\$6 million)** in a key subsidiary, Paytm Payment Services.
- The approval still needs to be vetted by the finance ministry.
- This approval will allow Paytm Payment Services to resume normal business operations, which had been hindered.
- The government panel initially withheld approval due to concerns about the **9.88% stake** in Paytm held by China's Ant Group.
- Paytm had been waiting for the government's nod for about two years and was forbidden from taking on new customers since March 2023.
- Once the approval is formalised, Paytm can seek a "payment aggregator" license from the Reserve Bank of India (RBI).

About Paytm :

- Founded : August 2010
- Headquarters : Noida, Uttar Pradesh, India
- CEO : Vijay Shekhar Sharma

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Ques : _____ Partners with Steel Authority of India Limited to Provide Loan Facilities

_____ ने ऋण सुविधाएं प्रदान करने के लिए स्टील अथॉरिटी ऑफ इंडिया लिमिटेड के साथ साझेदारी की

- (a) State Bank of India / भारतीय स्टेट बैंक
- (b) Punjab National Bank / पंजाब नेशनल बैंक
- (c) Kotak Life Insurance / कोटक लाइफ इंश्योरेंस
- (d) Indian Bank / इंडियन बैंक
- (e) Canara Bank / केनरा बैंक

Answer : Option B

Explanation :

- **Punjab National Bank (PNB) has signed a pact with Steel Authority of India Ltd (SAIL) to provide home loans, car loans, and education loans to SAIL employees at concessional rates.**
- This strategic partnership aims to enhance the financial well-being of SAIL employees while expanding PNB's customer base within the steel sector.
- A Memorandum of Understanding (MoU) was signed by PNB General Manager - Business Acquisition and Relationship Management Division Sudhir Dalal, SAIL General Manager - Finance Lavika Jain and SAIL General Manager - HR Bikram Uppal.

About PNB :

- Founded : 19 May 1894
- Headquarters : Delhi, India
- MD & CEO : Atul Kumar Goel

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About SAIL :

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

Recently signed banking agreements :

- Federal Bank, a private sector bank, has entered into a Bancassurance tie-up with Bajaj Allianz Life Insurance, a private life insurer.
- Star Health and Allied Insurance Company Limited, India's largest retail health insurance company announced a strategic corporate agency agreement with Himachal Pradesh State Cooperative Bank (HPSCB), the leading bank of Himachal Pradesh.
- Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive at the BSF Headquarters in Srinagar, Jammu and Kashmir (J&K).
- National Bank for Agriculture and Rural Development (NABARD) and Online PSB Loans Limited have signed an agreement to promote financial inclusion through regional rural banks.
- NPCI International Payments Ltd. (NIPL), in partnership with Network International, a leading digital commerce enabler across the Middle East and Africa, has facilitated the acceptance of QR-codebased Unified Payments Interface (UPI) payments across point-of-sale (POS) terminals in the UAE.
- The Reserve Bank of India (RBI) has joined hands with the Bank for International Settlements (BIS) and central banks of 4 Asean (Association of Southeast Asian Nations) countries to collaborate on Project Nexus - a multilateral international initiative to enable retail cross-border payments.
- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveil Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the co-lending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.

- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.

- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM)at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.
- The State Bank of India (SBI) has entered into a five-year agreement with HCL Software to digitally transform its customer interaction framework by utilising the HCL Unica platform.

Ques : RBI's Financial Inclusion Index (FI-Index) Increases to _____ in FY24

आरबीआई का वित्तीय समावेशन सूचकांक (एफआई-इंडेक्स) वित्त वर्ष 24 में बढ़कर _____ हो गया

- (a) 64.2
- (b) 65.2
- (c) 64.7
- (d) 65.7
- (e) 66.6

Answer : Option A

Explanation :

- **The Reserve Bank of India (RBI) released its Financial Inclusion Index (FI-Index)** which increased to **64.2 in FY24** (in March 2024) from 60.1 in FY23 (in March 2023).
- The improvement in FI-Index is mainly driven by the 'Usage' parameter which reflects the deepening of financial inclusion across the country

About Financial Inclusion Index :

- 1st Index : August 2021 for the fiscal year ending in March 2021
- Published : Annually in the month of July, for the Financial Year ending in March
- Base year : no base year
- Value range : From 0 to 100 (Value 0 represents complete financial exclusion and 100 means full financial inclusion)
- Parameters : Access (35%), Usage (45%), and Quality (20%)

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Ques : National Payments Corporation of India (NPCI) Founded in which year ?

नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (NPCI) की स्थापना किस वर्ष में हुई?

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

Answer : Option D

Explanation :

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.
- It is an initiative of the Reserve Bank of India (RBI) and Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, for creating a robust Payment & Settlement Infrastructure in India.
-

Recently in News :

- **NPCI International Payments (NIPL)**, the international arm of NPCI, signed an **agreement** with **Qatar National Bank (QNB)** to **launch QR-code-based UPI payments** in Qatar.
- The partnership will power UPI (Unified Payments Interface) payment acceptance in Qatar through the QNB merchant network, enabling Indian travellers to transact on the payments service.
- The announcement is significant as Indians are the second largest group of international visitors to Qatar.

Other International Collaborations of NPCI :

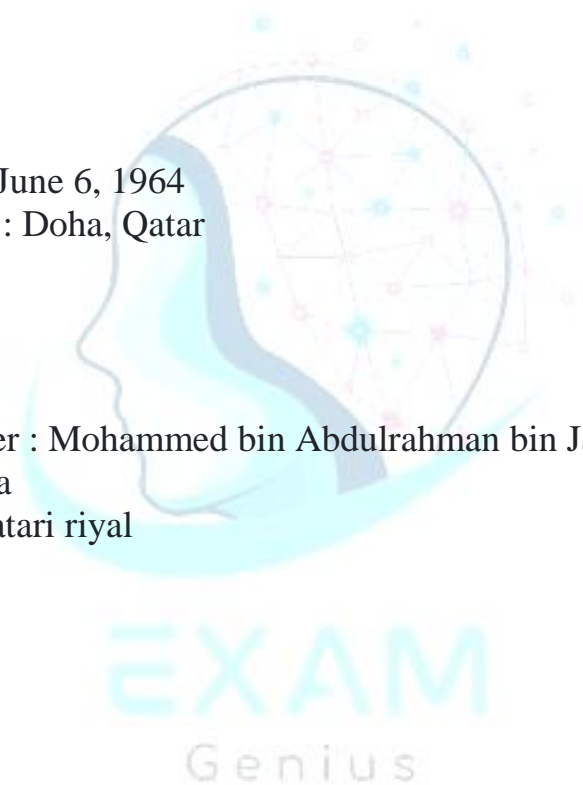
- NIPL signed an agreement with the central bank of Peru to develop a UPI-like payment system.
- NIPL entered into an agreement with the Bank of Namibia (BoN) to develop an instant payment system similar to UPI.
- NPCI has expanded UPI to other countries, including France, Sri Lanka, Singapore

About QNB :

- Established : June 6, 1964
- Headquarters : Doha, Qatar

About Qatar :

- Prime Minister : Mohammed bin Abdulrahman bin Jassim Al Thani
- Capital : Doha
- Currency : Qatari riyal



Ques : Which company has raised green loan, with the transaction being conducted from Deutsche Bank's Gift City branch?

इयूश बैंक की गिफ्ट सिटी शाखा से लेनदेन के साथ, किस कंपनी ने हरित ऋण जुटाए हैं?

- (a) Adani Group
- (b) Reliance Industries
- (c) REC Limited
- (d) Parijat Industries
- (e) None of these

Answer : Option C

Explanation :

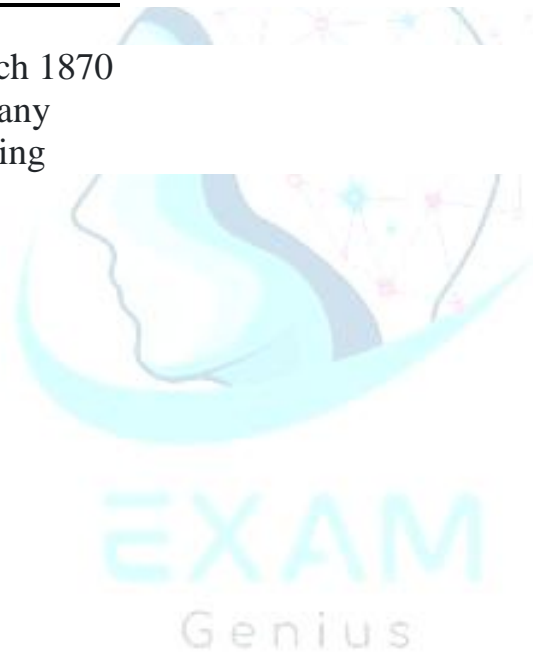
- **Power sector financier REC Limited** has raised **31.96 billion Japanese yen** through a **5-year green loan**, with the transaction being conducted from **Deutsche Bank's Gift City branch**.
- The loan, which is **equivalent to \$200 million**, will be used to finance eligible green projects in India.
- This successful transaction is in line with REC's commitment to enhance its green energy financing and sustainable projects capabilities as well as the global community's support for sustainable development projects in India.
- The transaction marked one of the first yen-denominated green loan transactions for Deutsche Bank through its Gift City branch.
- In the last financial year, REC Ltd sanctioned loans worth Rs.3.59 trillion, out of which Rs.1.36 trillion were for renewable energy projects.
- **REC aims** to increase the share of renewable energy in its loan book to 30% by 2030 from the current 10%.

About REC Limited, formerly Rural Electrification Corporation Limited :

- Founded : 25 July 1969
- Headquarters : New Delhi, Delhi, India
- Chairman & Managing Director : Vivek Kumar Dewanga
- Status:
- REC is a 'Maharatna' company under the **Ministry of Power**, Government of India.
- Registered with RBI as a Non-Banking Finance Company (NBFC), Public Financial Institution (PFI), and Infrastructure Financing Company (IFC).

About Deutsche Bank AG:

- Established: 10 March 1870
- Headquarters: Germany
- CEO: Christian Sewing



Ques : Which footwear company has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024?

किस फुटवियर कंपनी ने पेरिस ओलंपिक 2024 में जाने वाले भारतीय दल के लिए आधिकारिक फुटवियर पार्टनर के रूप में भारतीय ओलंपिक संघ (IOA) के साथ साझेदारी की है?

- (a) Adidas
- (b) PUMA
- (c) Nike
- (d) Reebok
- (e) H&M

Answer : Option B

Explanation :

- **PUMA India** has **partnered** with **Indian Olympic Association (IOA)** as the **official footwear partner** for the Indian contingent heading to the Paris Olympics 2024.
- PUMA has **launched** a grand outdoor **campaign** titled “**See the Game Like We Do**” to honor and **celebrate** the **achievements** of **Indian athletes**.
- As part of this collaboration, over 100 Indian athletes will receive an array of products designed to enhance their training and comfort.
- These include podium and travel footwear, trolleys, backpacks, sippers, yoga mats, headbands, wristbands, socks, and towels. Notably, 45 of these athletes are part of the PUMA contingent.

Recent MoU and agreement :

- The Mutual Recognition Agreement (MRA) for organic products between India and Taiwan has been implemented during the 9th Working Group on Trade Meeting with Taiwan at New Delhi.
- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a 'Mission Nishchay' in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.
- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.
- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.
- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the

purchase of Airbus helicopters in India.

- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.
- India and Iran Inks 10-year Deal to Operate Iran's Chabahar Port. Under the agreement, India Ports Global Limited (IPGL) committed to investing \$370 million to enhance the port's infrastructure
- India and Moldova signed an agreement allowing holders of diplomatic and official passports from either country to travel to the other without requiring a visa.
- A joint initiative between India and Oman to boost research and conservation of sharks and rays in the Arabian Sea will be launched
- Girish Chandra Murmu, the Comptroller and Auditor General of India (CAG), has signed a MoU with Toyam Raya, Auditor General of Nepal to strengthen collaboration and facilitate the exchange of expertise in auditing practices between the Supreme Audit Institutions (SAIs) of both countries.
- The Indian Coast Guard and Jindal Steel & Power Ltd signed an MoU for the supply of indigenous marine-grade steel.
- The Uttarakhand Tourism Development Board has teamed up with Starscapes, an astro-tourism company, to introduce Nakshatra Sabha, a pioneering initiative aimed at offering a comprehensive astro-tourism experience.
- India and Nigeria have agreed to an early conclusion of the Local Currency Settlement System Agreement to strengthen bilateral economic ties.
- The Indian Army and the Punit Balan Group joined hands to inaugurate the nation's first Constitution Park in Pune.
- The government of India has signed an agreement with the government of Bangladesh to renew the Memorandum of Understanding (MoU) to train 1500 Bangladeshi officers from 2025 to 2030.
- The Ministry of Mines has signed a Memorandum of Understanding (MoU) with Shakti Sustainable Energy Foundation, to enhance the knowledge base of the critical minerals processing industry in India.

Ques : Who has been appointed as the President of News Broadcasters & Digital Association (NBDA)?

न्यूज ब्रॉडकास्टर्स एंड डिजिटल एसोसिएशन (एनबीडीए) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Rajat Sharma / रजत शर्मा
- (b) Amish Tripathi / अमीश त्रिपाठी
- (c) Arnab Goswami / अर्नब गोस्वामी
- (d) Anjana Om Kashyap / अंजना ओम कश्यप
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- The **News Broadcasters & Digital Association (NBDA)** has unanimously elected **India TV chairman Rajat Sharma** as its **president**.
- He **replaces Avinash Pandey**, the former **CEO of ABP Network**.
- NBDA is the **largest organisation of news broadcasters** and digital media in India, consisting of almost all major news networks in the country.
- The News Broadcasters and Digital Association (NBDA) formerly known as the News Broadcasters Association (NBA) is a private association of different current affairs and news television broadcasters in India.
- It was established by Indian news broadcasters on 3 July 2007.

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Recent Appointment in different departments :

- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance Minister
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dharendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : **President of the Professional Golf Tour of India**
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)
- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development

- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)
- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)
- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh

Ques : Who has has designated 11 new Biosphere Reserves ?
11 नए बायोस्फीयर रिजर्व किसने नामित किए हैं?

- (a) WHO
- (b) WTO
- (c) UNESCO
- (d) UNDP
- (e) None of these

Answer : Option C

Explanation :

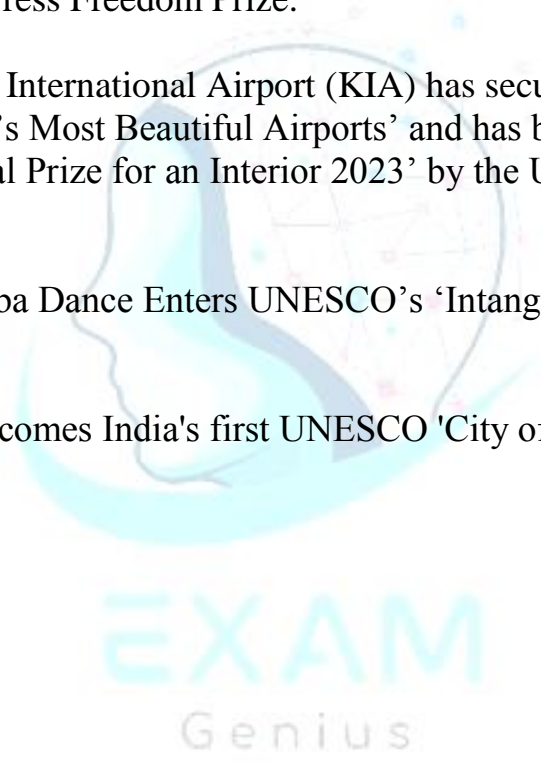
- **United Nations Educational, Scientific and Cultural Organisation (UNESCO)** has **designated 11 new Biosphere Reserves (BR) in 11 countries** including **2 transboundary** biosphere reserves.
- Now, the World Network of Biosphere Reserves consists of total 759 sites in 136 countries including 24 transboundary sites.
- These 11 new BRs were approved during the 36th session of the International Co-ordinating Council (ICC), the governing body of UNESCO's Man and Biosphere (MAB) programme held in Agadir, Morocco from 2nd July to 5th July, 2024.

The 11 newly designated biosphere reserves are:

1. Sunshine Coast Biosphere Reserve (Australia)
2. Doumba-Rey Biosphere Reserve (Cameroon)
3. Sena Oura Biosphere Reserve (Chad)
4. Dedoplistskaro Biosphere Reserve (Georgia)
5. Three Alazani Rivers Biosphere Reserve (Georgia)
6. Burabay Biosphere Reserve (Kazakhstan)
7. Markakol Biosphere Reserve (Kazakhstan)
8. Khuvsgul Lake Biosphere Reserve (Mongolia)
9. Harrat Uwayrid Biosphere Reserve (Saudi Arabia)
10. Kafue Flats Biosphere Reserve (Zambia)
11. Chimanimani Biosphere reserve (Zimbabwe)

UNESCO IN NEWS :

- Ramcharitmanas, Panchatantra and Sahṛdayāloka-Locana of India is among 20 items of the Asia Pacific region which has been included in the 2024 cycle of the 'UNESCO's Memory of the World Asia-Pacific Regional Register.
- 46th session of the UNESCO World Heritage Committee will take place from July 21 to 31, 2024 in New Delhi, India.
- Palestinian journalists covering Gaza awarded 2024 UNESCO/Guillermo Cano World Press Freedom Prize.
- Kempegowda International Airport (KIA) has secured recognition as one of the 'World's Most Beautiful Airports' and has been awarded the 'World Special Prize for an Interior 2023' by the UNESCO's Prix Versailles.
- Gujarat's Garba Dance Enters UNESCO's 'Intangible Cultural Heritage' List.
- Kozhikode becomes India's first UNESCO 'City of Literature'.



Ques : Which country becomes the fifth member of the Colombo Security Conclave (CSC)?

कौन सा देश कोलंबो सिक्योरिटी कॉन्क्लेव (सीएससी) का पांचवां सदस्य बन गया है?

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

Answer : Option E

Explanation :

- A regional security grouping, **Colombo Security Conclave (CSC)** welcomed **Bangladesh** as its **fifth member** at the 8th Deputy National Security Adviser (DNSA) level meeting hosted virtually by Mauritius.
- The **CSC includes India, Sri Lanka, Mauritius, and the Maldives**, with **Seychelles** participating as an **Observer State**.
- The Colombo Security Conclave was **established in 2020**, when India, Sri Lanka and the Maldives agreed to expand the scope of their trilateral meeting on maritime cooperation.
- **Mauritius joined** the conclave **at the fifth meeting** of the grouping in **Male in March 2022**.
- Member states agreed that the 7th NSA level meeting of the Colombo Security Conclave will be held in India later this year, the External Affairs Ministry said in a statement.
- India was represented by NSA Ajit Doval at the 6th National Security Adviser level meeting of the Colombo Security Conclave (CSC) that was held in Mauritius on December 7, 2023 and saw participation by Mauritius and Sri Lanka, as well as delegates from Seychelles and Bangladesh.

About Bangladesh :

- Capital– Dhaka
- Currency – Taka
- President – Mohammed Shahabuddin Chuppu
- Prime Minister – Sheikh Hasina

Recently held SUMMIT & CONFERENCE :

- The three-day 3rd Indian Analytical Congress is being held in Uttarkhand's capital, Dehradun, from 5 -7 June 2024.
- Defense Secretary Giridhar Armane attended the meeting of Shanghai Cooperation Organization (SCO) Defence Ministers in Astana, Kazakhstan on April 26, 2024.
- 1st BRICS Ministerial meeting held with expanded membership in Russia.
- Singapore hosted the first Indo-Pacific Economic Framework for Prosperity (IPEF) Clean Economy Investor Forum meeting on 5& 6 June 2024.
- India has set up its maiden pavilion at the World Hydrogen Summit and Exhibition 2024.
- India will host the 46th Antarctic Treaty Consultative Meeting (ATCM 46) and the 26th Meeting of the Committee for Environmental Protection (CEP 26) from May 20 to 30, 2024, in Kochi, Kerala.
- The 2nd meeting of the India-US initiative on Critical and Emerging Technology (iCET) was held between the two countries on 17 June 2024 in New Delhi.

Ques : Where the new filing counter in the Supreme Court inaugurated?

सुप्रीम कोर्ट में नए फाइलिंग काउंटर का उद्घाटन कहाँ हुआ?

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

Answer : Option B

Explanation :

- Chief Justice of India (CJI) **DY Chandrachud inaugurated a new filing counter** at the Supreme Court **in New Delhi**.
- The new centre, part of the Supreme Court's access to justice mission, centralizes access to case-related documents for lawyers.
- Brazilian judge Justice Antonio Benjamin, soon to be Chief Justice of the Brazilian Supreme Court, was welcomed by CJI Chandrachud during the event.
- Justice D Y Chandrachud took office as the 50th Chief Justice of India on November 9, 2022, succeeding Justice U U Lalit.
- President Draupadi Murmu administered the oath at Rashtrapati Bhavan for his term lasting until November 10, 2024.
- His father, Justice Y V Chandrachud, served as the 16th Chief Justice of India.
- The Supreme Court of India was established on January 26, 1950, replacing the Federal Court under the Government of India Act, 1935.
- Harilal J. Kania served as the first Chief Justice of India.

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Ques : Which state has been adjudged as the best state in Horticulture in the prestigious Agriculture Leadership Awards 2024?

प्रतिष्ठित कृषि नेतृत्व पुरस्कार 2024 में किस राज्य को बागवानी में सर्वश्रेष्ठ राज्य चुना गया है?

- (a) Tripura / त्रिपुरा
- (b) Assam / असम
- (c) Nagaland / नागालैंड
- (d) Meghalaya / मेघालय
- (e) Manipur / मणिपुर

Answer : Option C

Explanation :

- **Nagaland** has been adjudged as the **best state** in **Horticulture** in the prestigious **Agriculture Leadership Awards 2024**.
 - The award was given to the state for its **outstanding work in introducing innovative programmes and policies** for horticulture development, which has positively touched the lives of large number of farmers and the rural people in the State.
 - The annual awards were instituted in 2008 for recognizing excellence and leadership roles played by individuals and organizations towards the development of Indian agriculture and bringing about rural prosperity.
 - Nagaland has achieved **G.I registration** of **three horticultural crops** viz., **Naga Mircha, Naga Tree Tomato** and **Naga Sweet Cucumber**.
-

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Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- 'The Economic Times HR World Future Ready Organization Award 2024-25' : NHPC, India's premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta

(Indian)

- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)'s 2024 Global Media Award : India Today Group's AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber
- CIDC Vishwakarma Award for Social Development and Impact : Puravankara Limited
- KISS (Kalinga Institute of Social Sciences) Humanitarian Award 2021 : Tata Group Chairman Ratan Tata

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Ques : Europe's latest rocket, the _____ , successfully completed its maiden flight.

यूरोप के नवीनतम रॉकेट, _____ ने सफलतापूर्वक अपनी पहली उड़ान पूरी की

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

Answer : Option C

Explanation :

- **Europe's latest rocket, the Ariane 6, successfully completed its maiden flight**, delivering satellites into orbit and restoring the continent's autonomous access to space
- The **launch** took place at Europe's spaceport in **Kourou, French Guiana**.
- The Ariane 6 rocket, selected by the ESA in 2014, is capable of placing satellites in geostationary orbit 36,000 kilometres above Earth, as well as deploying satellite constellations at lower altitudes.
- The inaugural flight carried a payload of university microsatellites, various experiments, and two atmospheric re-entry capsules.

Defence Related News :

- India has unveiled its first indigenously designed and developed light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- Russia has approved the schedule for the creation of a Russian orbital station by 2033.

- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.

- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).

Ques : On which day International Day of Combating Sand and Dust Storms celebrated ?

रेत और धूल भरी आंधियों से निपटने का अंतर्राष्ट्रीय दिवस किस दिन मनाया जाता है?

- (a) 9 July
- (b) 10 July
- (c) 11 July
- (d) 12 July
- (e) 13 July

Answer : Option D

Explanation :

- Recognizing that sand and dust storms and their negative impacts at different scales are issues of international concern, the United Nations General Assembly proclaimed **12 July** as the **International Day of Combating Sand and Dust Storms**.
-

Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : **Pet Remembrance Day**
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)

IMPORTANT ONE – LINER Current Affairs

- **Global rating agency Moody's** has **revised** its outlook on Indian private sector lender **Yes Bank** from **“stable” to “positive”** on the expectation of **a gradual improvement** in its depositor base and lending franchise. This will help improve its core profitability over the next 12-18 months.
- **Parijat Industries India Pvt. Ltd.** received the prestigious **CSR Leadership Award 2024** at the **Agriculture Leadership Conclave** held at Hotel Holiday Inn, Aerocity, **New Delhi**.
- According to the **latest 2024 summer census figure** released by the Forest Department of **Uttar Pradesh** on 10 July 2024, the total population of the state bird, the **Sarus Crane**, has **increased to 19,918**, an **increase of 396** compared to last year.
- Recently, **Raksha Rajya Mantri** launched **“GRSE Accelerated Innovation Nurturing Scheme (GAINS 2024)** of Garden Reach Shipbuilders & Engineers Limited (GRSE) in Kolkata.
- **BNP Paribas**, the European Union(EU)'s leading bank , has **signed** a multi-year **partnership agreement** with **Mistral AI**, a Paris(France) based **Artificial Intelligence (AI) startup**, to provide access to all current and future commercial models of Mistral AI across all the business lines of BNP Paribas.
- **Kerala** was the **first State** in the country to **publish** the **1st volume** of the **People's Biodiversity Register (PBR)** across all local bodies.
- The **Supreme Court** has **appointed** the **former Chief Justice of India Uday Umesh Lalit** as the **chairman** of the **search and selection committee** for the appointment of vice-chancellor in all the state-run universities of West Bengal.

Ques : _____ Permits Resident Indians to Open Foreign Currency Accounts in Gujarat's International Financial Services Centre

_____ ने निवासी भारतीयों को गुजरात के अंतर्राष्ट्रीय वित्तीय सेवा केंद्र में विदेशी मुद्रा खाते खोलने की अनुमति दी

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

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).

Previously, remittances under LRS to IFSCs were restricted to:

- Investments in securities issued by entities within IFSCs (excluding those by companies/ entities resident in India outside IFSC).
- Payment of fees for education at foreign universities or institutions located within IFSCs for specific courses.

Authorised Persons can now facilitate remittances for:

- All permissible purposes under LRS to IFSCs.
- Availing of financial services or products as per the International Financial Services Centres Authority Act, 2019 within IFSCs.

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- The directions have been issued under **sections 10(4) and 11(1) of the Foreign Exchange Management Act, 1999 (FEMA)**.

About LRS :

- The Liberalised Remittance Scheme (LRS) was introduced by the RBI in 2004 to simplify and streamline the process of remitting funds outside India.
- Designed to overcome international fund transfer restrictions set by the Foreign Exchange Management Act (FEMA), 1999.
- All resident individuals, including minors, can remit funds under LRS.
- Corporates, partnership firms, HUFs, trusts, etc., are excluded from the scheme.
- Individuals can remit up to USD 250,000 per financial year (April–March).
- Remittances can be made in any freely convertible foreign currency.
- There is no restriction on the frequency or number of transactions during a financial year.
- However, the total amount of foreign exchange remitted through all sources in India under LRS during the current FY should be within the LRS limit as specified by the RBI.
- Under the LRS scheme, you are liable to pay a 20% TCS(Tax Collected at Source) for remittances exceeding the limit of 7,00,000, except for education and medical reasons.

RBI in News :

- The Reserve Bank of India (RBI) has allowed banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs.250 crore.
- The Reserve Bank of India (RBI) has cancelled the certificates of registration (CoR) of 2 Non Banking Finance Companies (NBFCs), Star Finserv India and Polytex India, due to irregular lending practices.
- According to the Reserve Bank of India's (RBI's) KLEMS [Capital (K), Labour (L), Energy (E), Material (M) and Services (S)] database, Employment growth rate rose to 6% in FY24 against 3.2% in FY23.
- The Reserve Bank of India (RBI) cancelled the licence of Banaras Merchantile Co-operative Bank Limited, Varanasi, Uttar Pradesh (UP) over inadequate capital and earnings prospects.
- The Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.

Ques : _____ Subsidiary Launches Rs.750 Crore Agri Fund to Support Startups and Rural Enterprises

_____ ने स्टार्टअप और ग्रामीण उद्यमों को समर्थन देने के लिए Rs.750 करोड़ का कृषि फंड लॉन्च किया

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

Answer : Option A

Explanation :

- **National Bank for Agriculture and Rural Development (NABARD)** informed its arm that it has **launched** a **Rs 750-crore agri fund for startups and rural enterprises**.
- The fund called '**Agri-SURE**' is **announced** by **NABVENTURES**, a **subsidiary of NABARD**, with an initial corpus of Rs 750 crore with Rs 250 crore each from NABARD and the Ministry of Agriculture, and Rs 250 crore from other institutions.
- Aim of the fund is to promote investment in innovative, technology-driven, high-risk, and high-impact activities in agriculture and allied areas.
- Managed by NABVENTURES, a wholly-owned subsidiary of NABARD, the fund is structured to support **approximately 85 agri startups** with **investment sizes of up to Rs 25 crore each** by the end of its term.

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Focus Areas of Agri-SURE:

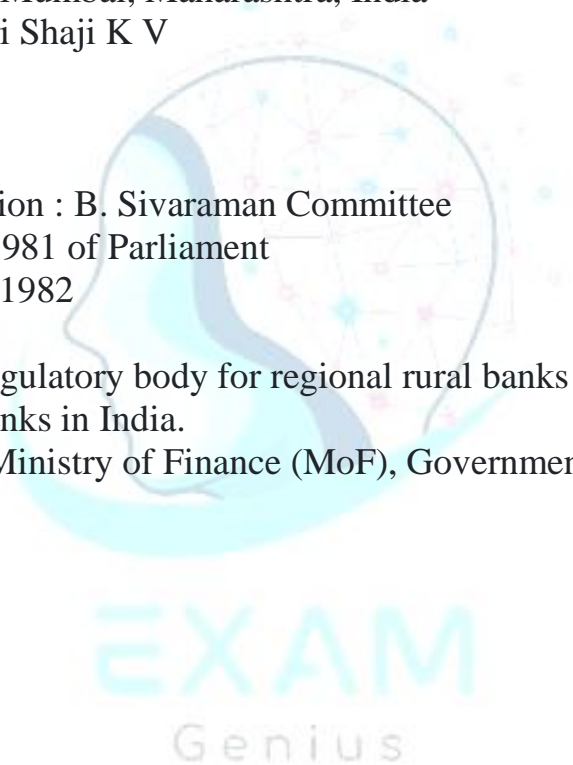
- Promoting innovative, technology-driven initiatives in agriculture.
- Enhancing the farm produce value chain.
- Creating new rural ecosystem linkages and infrastructure.
- Generating employment.
- Supporting Farmers Producer Organizations (FPOs).

About NABARD :

- Headquarters: Mumbai, Maharashtra, India
- Chairman: Shri Shaji K V

Establishment:

- Recommendation : B. Sivaraman Committee
- Act : Act 61, 1981 of Parliament
- Date : 12 July 1982
- Role : Apex regulatory body for regional rural banks and apex cooperative banks in India.
- Jurisdiction : Ministry of Finance (MoF), Government of India (GoI).



Ques : Jio Financial Services has received the nod from the ____ to convert into a Core Investment Company

जियो फाइनेंशियल सर्विसेज को _____ से कोर इन्वेस्टमेंट कंपनी में बदलने की मंजूरी मिल गई है

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

Answer : Option B

Explanation :

- Jio Financial Services received approval from the Reserve Bank of India (RBI) to become a Core Investment Company (CIC) from a Non-Banking Financial Company (NBFC).
- Jio Financial Services applied to the RBI for conversion on November 21, 2023.
- The company can now emphasize core investments rather than other finance activities.

About core investment company (CIC) :

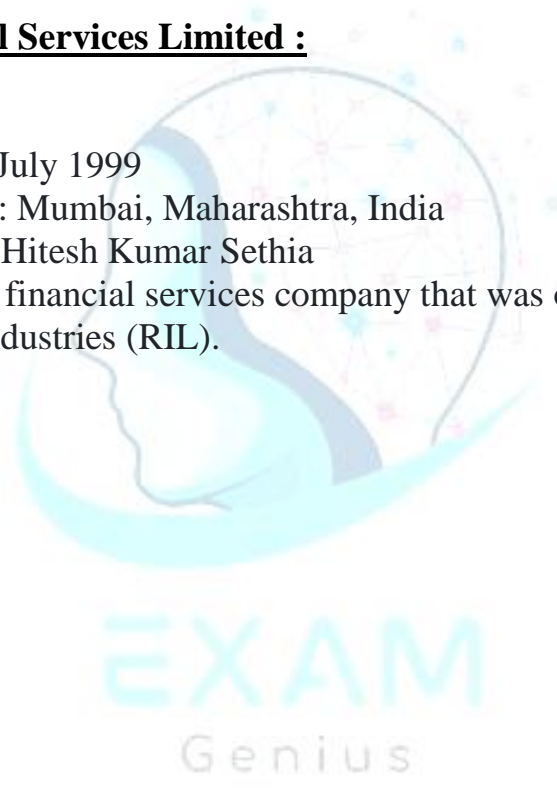
- A Core Investment Company (CIC) is a specialised NBFC with an asset size greater than Rs.100 crore.
- Based on the RBI circular from December 20, 2016, the primary function of a CIC is the acquisition of shares and securities.
- A CIC must hold at least 90% of its net assets in the form of investments in equity shares, preference shares, bonds, debentures, debt, or loans in group companies.
- All CICs with an asset size above Rs.100 crore are regulated by RBI laws.

What changes for Jio Financial Services?

- Jio Financial Services will now have more flexibility in its day-to-day operations.
- The company can now emphasize core investments rather than other finance activities.
- Jio Financial can diversify its investment portfolio to adapt to changing market conditions.

About Jio Financial Services Limited :

- Founded : 22 July 1999
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Hitesh Kumar Sethia
- It is an Indian financial services company that was originally a subsidiary of Reliance Industries (RIL).



Ques : Micro-finance Industry Network limiting indebtedness up to _____ per borrower

सूक्ष्म-वित्त उद्योग नेटवर्क ने प्रति उधारकर्ता की ऋणग्रस्तता को _____ तक सीमित कर दिया है

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

Answer : Option A

Explanation :

- **Micro-finance Industry Network (MFIN)**, announced that **Micro-credit indebtedness per borrower** should be limited to **Rs 2 lakh**, while the number of lenders to a debtor should also be restricted to a **maximum of four**.
- **Nearly 80%** of micro-loans have durations of 18 months or more.
- A Rs 2 lakh limit would reduce the repayment burden on borrowers.
- The microfinance sector targets borrowers with annual incomes below Rs 3 lakh and is supported by favourable regulations.
- As of now, it has a gross loan portfolio of Rs 4.33 lakh crore, serving nearly 7.8 crore borrowers.

About MFIN :

- Founded : 2009
- Location : Gurgaon, Haryana, India
- Chairman : Manoj Kumar Nambiar
- CEO : Alok Misra

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Ques : Who has been appointed as the Managing Director (MD) and Chief Executive Officer (CEO) of Paytm Payments Bank?

पेटीएम पेमेंट्स बैंक के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Vishal Chadha / विशाल चड्ढा
- (b) Arun Bansal / अरुण बंसल
- (c) Gaurav Banerjee / गौरव बनर्जी
- (d) Rajnish Kumar / रजनीश कुमार
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Paytm Payments Bank, an associate entity of One97 Communications (OCL), which operates the Paytm brand, has appointed Arun Kumar Bansal as Managing Director (MD) and Chief Executive Officer (CEO).
- Bansal is a former IDBI Bank executive. He resigned from his position as the executive director and head of treasury (on contract) at IDBI Bank.

Recent Appointment in Banking & Insurance Sector :

- Ratan Kumar Kesh : interim MD and CEO of Bandhan Bank
- Siddhartha Mohanty : Life Insurance Corporation of India (LIC) has re-designated as managing director (MD) and chief executive officer (CEO).
- Charulatha S. Kar : Executive Directors of Reserve Bank of India (RBI)
- Challa Sreenivasulu Setty : chairman of State Bank of India (SBI)
- Rushabh Gandhi : Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance
- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company

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- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank
- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank

Ques : ixigo and _____ Unveil Travel Credit Card for RuPay Users.
इक्सिगो और _____ ने RuPay उपयोगकर्ताओं के लिए ट्रैवल क्रेडिट कार्ड का
अनावरण किया

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

Answer : Option A

Explanation :

- **ixigo**, India's leading OTA for the next billion users and **AU Small Finance Bank**, the largest Small Finance Bank of India, 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.

Reward Points:

- 10 reward points for online UPI transactions.
- 5 reward points for offline UPI transactions.

Additional Benefits:

- Access to premium 24/7 concierge services.
- Comprehensive insurance cover of up to INR 2 Lakhs, including Personal Accident Insurance and Permanent Disability Cover.

Travel-Specific Benefits:

- 10% discount on flights, buses, and hotels.
- Zero payment gateway charges on train bookings via the ixigo app.

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Additional Benefits for RuPay Cardholders:

- 1000 reward points and Rs. 1000 ixigo money reward on completing the first transaction within 30 days.
- Fuel surcharge waiver of 1%.
- 10% reward points on train transactions.
- Zero forex markup fee on international spends.
- Complimentary access to 8 railway lounges and 8 airport lounges, plus 1 international lounge access per year.

About ixigo :

- Founded : June 2007
- Headquarters : Gurugram, Haryana, India
- Chairman, MD & Group CEO : Alope Bajpai
- Director & Group Co-CEO : Rajnish Kumar

About AU Small Finance Bank Limited :

- Founded : 1996
- Headquarters : Jaipur, Rajasthan, India
- MD & CEO : Sanjay Agarwal

Ques : Gold accounted for _____ of the Reserve Bank of India's (RBI) reserves increase during the April-June quarter.

अप्रैल-जून तिमाही के दौरान भारतीय रिजर्व बैंक (आरबीआई) के भंडार में _____ की बढ़ोतरी सोने की हुई।

- (a) 57%
- (b) 65%
- (c) 69%
- (d) 63 %
- (e) 55%

Answer : Option C

Explanation :

- **Gold** accounted for **69%** of the **Reserve Bank of India's (RBI) reserves increase** during the **April-June quarter**.
- The increase was due to both gold purchases and valuation gains from a rise in gold prices.
- **RBI added \$5.6 billion** to its stock of reserves in the **June quarter**.
- Gold value in reserves **rose by \$3.8 billion**.
- **Foreign currency** assets **increased** by **\$1.9 billion** during the same period.
- As per the latest available data with the RBI the RBI bought around 9 tonnes of gold between end March and end May.
- As of June 28,2024 India's foreign currency reserves stand at **\$652 billion**.
- **RBI** is **one of the top three central banks** to **accumulate gold** in the **first quarter** of the calendar year.
- **Turkey and China's central bank** purchased more **gold than India** according to World Gold Council data.

Ques : Who has sanctioned seven new projects for the private sector under the Technology Development Fund scheme.

प्रौद्योगिकी विकास निधि योजना के तहत निजी क्षेत्र के लिए सात नई परियोजनाओं को किसने मंजूरी दी है?

- (a) ISRO
- (b) DRDO
- (c) HAL
- (d) NASA
- (e) None of these

Answer : Option B

Explanation :

- The Defence Research and Development Organisation (DRDO) has sanctioned seven new projects for the private sector under the Technology Development Fund scheme.

About Technology Development Fund (TDF) Scheme:

- It has been established to promote self-reliance in Defence Technology as a part of the 'Make in India' initiative.
- It is a programme of the Ministry of Defence.
- This programme is executed by the DRDO to meet the requirements of the Tri-Services, Defence Production, and DRDO.

These Projects are :

1. Indigenous Scenario and Sensor Simulation Toolkit:

- Company: Oxygen 2 Innovation Pvt Ltd, Noida.
- Purpose: Simulator training for pilots, aiding in full mission planning and large-force engagement simulations.

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2. Underwater Launched Unmanned Aerial Vehicle:

- Company: Sagar Defence Engineering Pvt Ltd, Pune.
- Purpose: Versatile marine battlefield accessory for Intelligence, Surveillance, and Reconnaissance (ISR) and Maritime Domain Awareness (MDA).

3. Long-range Remotely Operated Vehicles:

- Company: IROV Technologies Pvt Limited, Kochi.
- Purpose: Enhance underwater object detection and neutralization capabilities while maintaining a safe distance from key assets.

4. Ice Detection Sensor for Aircraft:

- Company: Craftlogic Labs Pvt Ltd, Bengaluru.
- Purpose: Detect in-flight icing conditions to improve aviation safety.

5. Radar Signal Processor with Active Antenna Array Simulator:

- Company: Data Pattern (India) Limited, Chennai.
- Purpose: Deploy multiple target systems for testing short-range aerial weapon systems.

6. Indian Regional Navigation Satellite System-based Timing Acquisition and Dissemination System:

- Company: Accord Software and Systems Pvt Ltd, Bengaluru.
- Purpose: Indigenize timing systems using Indian satellite constellations.

7. Graphene-Based Smart and E-textiles:

- Company: Alohatech Private Limited, Coimbatore.
- Purpose: Develop multifunctional wearable applications using advanced materials.

About Defence Research and Development Organisation (DRDO) :

- Founded : 1 January 1958
- Headquarters : New Delhi
- Motto : "Strength's Origin is in Knowledge"
- Chairman : Sameer V Kamat

Recent News related to DRDO :

- Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) developed by the Jodhpur Laboratory of the Research DRDO was formally handed over to the Indian Navy at a function held in New Delhi.
- DRDO successfully tested the next-generation Supersonic Missile-Assisted Release of Torpedo (SMART) system on 1 May 2024 from Dr APJ Abdul Kalam Island off the coast of Odisha.
- DRDO hands over nine defence tech projects to IIT-Bhubaneswar
- DRDO chairman Samir V Kamat gets one-year extension
- DRDO has taken up a preliminary study on the design and development of an indigenous conventional submarine under Project-76
- DRDO successfully tested the Indigenous Technology Cruise Missile (ITCM) from Chandipur, Odisha
- Defence Research and Development Organisation (DRDO) is reported to be testing a prototype of its DURGA-2 (Directionally Unrestricted Ray Gun Array) system.
- Defence Research and Development Organisation (DRDO) carried out successful trials of the ManPortable Anti-Tank Guided Missile (MPATGM) Weapon System at Pokhran Field Firing Range, Rajasthan.

Ques : Exercise Pitch Black 2024 Held in which country ?

अभ्यास पिच ब्लैक 2024 किस देश में आयोजित किया गया?

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

Answer : Option C

Explanation :

- An Indian Air Force (IAF) contingent landed at the Royal Australian Air Force (RAAF) Base Darwin, Australia for participating in Exercise Pitch Black 2024.
- The exercise is scheduled to be conducted from 12 July 24 to 02 August 24 (3 Week), and is a biennial, multi- national exercise hosted by the RAAF.

About Exercise Pitch Black :

- The name 'Pitch Black' was derived from the emphasis on night time flying over large un-populated areas.
- Exercise Pitch Black, which includes participation by 20 countries, with over 140 aircraft and 4400 military personnel of various air forces.
- Participating aircraft include IAF's Su-30 MKI, alongside F-35, F-22, F-18, F-15, Gripen, and Typhoon fighter aircraft.
- IAF has previously participated in the **2018 (First time)** and **2022 editions** of Exercise Pitch Black.

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Recent Exercise :

- The Indian Army contingent departed for the 13th edition of IndiaThailand joint military Exercise MAITREE being conducted from the 1st to 15th of July at Fort Vachiraprakan in Tak Province of Thailand.
- Indian Air Force and Egyptian Air Force conducted 4 th edition of Exercise-HOPEX this year.
- The Indian Air Force's first multinational air exercise, Tarang Shakti2024, will be held in August.
- The 8th edition of the Japan-India Maritime Exercise (JIMEX-24) has started at Yokosuka, Japan. The JIMEX-24 exercise is being hosted by the Japan Maritime SelfDefence Force (JMSDF). The Japanese Navy is called the Japan Maritime Self-Defence Force.
- The second edition of India, Australia, Indonesia Trilateral Maritime Security Workshop (TMSW) was conducted at INS Dronacharya, Kochi, India.
- 7th edition of the India-France Joint Military Exercise "Shakti" is scheduled to commence from May 13, to 26, 2024 at the Joint Training Node, Umroi in Meghalaya.
- Indian Navy conducted Exercise Poorvi Lehar on East Coast
- Exercise DUSTLIK 5th edition : between India-Uzbekistan (Army) at Termez District, Uzbekistan
- Gagan Shakti : Indian Air Force Pokhran Field Firing Range, Jaisalmer district, Rajasthan
- Coastal Security Exercise 'Sagar Kavach' – Lakshadweep Islands
- 2nd edition of India-Mozambique-Tanzania Trilateral Exercise (IMT TRILAT 24) – Nacala, Mozambique.
- Exercise "TIGER TRIUMPH 2024" between India and USA – Eastern Seaboard
- 10th edition of Military Exercise LAMITIYE-2024 between India and Seychelles – Seychelles
- 5th edition of Military Exercise 'Dharama Guardian' between India and Japan – Mahajan Field Firing Ranges, Rajasthan
- 12th edition of MILAN Naval Exercise – Visakhapatnam

Ques : Gitanas Nauseda was sworn in as the President of which country for a second five-year term?

गीतानास नौसेदा ने दूसरे पांच साल के कार्यकाल के लिए किस देश के राष्ट्रपति के रूप में शपथ ली?

- (a) Kyrgyzstan / किर्गिस्तान
- (b) France / फ्रांस
- (c) Lithuania / लिथुआनिया
- (d) Luxenberg / लक्सेनबर्ग
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- **Lithuanian President Gitanas Nauseda** was sworn in for a **second** five-year **term**.
- The ceremony commenced with a ceremonial event at the Lithuanian Parliament, the Seimas, where Mr. Nauseda took the presidential oath with his hand on the Constitution.
- On this occasion, the 60-year-old economist, Mr. Nauseda proposed **increasing Lithuania's defense budget** to four percent of GDP.
- This would allow Lithuania to fund long-range air defense, a missile shield for the Baltic Sea coast, and border fortifications.

Newly Appointed Prime Minister & President :

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

Ques : Which of the following two states have emerged as the top performers in NITI Aayog's SDG India Index 2023-24?

नीति आयोग के एसडीजी इंडिया इंडेक्स 2023-24 में निम्नलिखित में से कौन सा राज्य शीर्ष प्रदर्शन करने वाले राज्य के रूप में उभरा है

- (a) Uttarakhand and Kerala / उत्तराखंड और केरल
- (b) Punjab and Goa / पंजाब और गोवा
- (c) Uttarakhand and Odisha / उत्तराखंड और ओडिशा
- (d) Goa and Kerala / गोवा और केरल
- (e) Gujarat and Uttarakhand / गुजरात और उत्तराखंड

Answer : Option A

Explanation :

- Uttarakhand and Kerala have emerged as the top performer states in NITI Aayog's SDG India Index 2023-24, which evaluates the progress of states and union territories on social, economic and environmental parameters.
- While Bihar has been adjudged as the worst performer.
- Among states, Uttarakhand and Kerala have emerged as joint top-performing states with a score of 79, followed by Tamil Nadu (78) and Goa (77).
- On the contrary, Bihar (57), Jharkhand (62) and Nagaland (63) were the worst performing states in this year's index.
- Among the union territories, Chandigarh, Jammu and Kashmir, Puducherry, Andaman & Nicobar Islands and Delhi were the top five performers.
- The index shows that out of the 16 goals, India's overall score is below 50 only on the 'Goal 5' (gender equality).
- The fourth edition of SDG India Index measured and tracked national progress of all states and UTs on 113 indicators.

Ques : Sabeera haris recently seen in News, belongs to which Sport?

हाल ही में समाचारों में देखी गई सबीरा हारिस किस खेल से संबंधित हैं?

- (a) Club throw
- (b) Wrestling
- (c) Shooting
- (d) Long jump
- (e) Boxing

Answer : Option C

Explanation :

- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- Sabeera shot 29 out of 40 targets in the final.
- Carey Garrison of the US won the gold, shooting down 40 out of 50 targets. While Sofia Gori of Italy claimed the silver with 39 hits out of the full quota of 50 targets.
- In the junior women's trap event, another Indian, Bhavya Tripathi, concluded her campaign in 26th place with a score of 102, while compatriot Rajkuwar Ingle finished in 33rd position with 100 points.

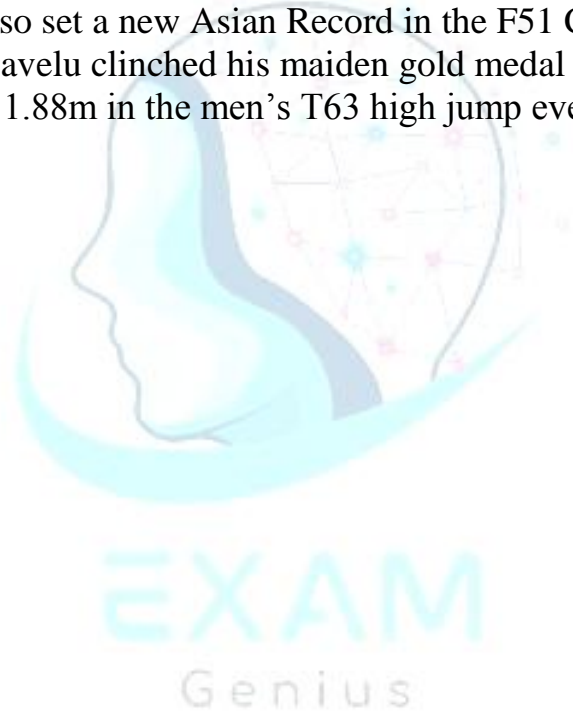
SPORTS NEWS :

- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Mannepilli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.

- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.

- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.

- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.
- Mariyappan Thangavelu clinched his maiden gold medal at the World Para Athletics by leaping 1.88m in the men's T63 high jump event.



Ques : Which state's governments has launched IT Saksham Yuva Scheme 2024?

किस राज्य की सरकारों ने आईटी सक्षम युवा योजना 2024 शुरू की है?

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

Answer : Option D

Explanation :

- The **Haryana** Cabinet gave nod to **launch** the **IT Saksham Yuva Scheme 2024**, the **target** of which is to **give jobs to 5,000 youths** in the **first phase**.
- The scheme has been designed in accordance with the 'Mission 60,000' announced while presenting the 2024-25 budget proposals aiming to give employment to at least 60,000 young individuals from poor families.
- Under this scheme, employment will be provided to the youths who are graduate or postgraduate applicants from IT backgrounds.
- The aspirants will have to undertake the Haryana IT programme (specially designed short-term courses) for minimum three months after which they will be deployed in various departments, boards, corporations, districts, registered societies, etc., in Haryana or private entities.

About Haryana :

- Capital – Chandigarh
- Chief Minister – Nayab Singh Saini (replace Manohar Lal Khattar)
- Governor – Bandaru Dattatreya

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Ques : World Youth Skill Day is celebrated every year on which day?

विश्व युवा कौशल दिवस हर साल किस दिन मनाया जाता है?

- (a) 14 July
- (b) 15 July
- (c) 16 July
- (d) 17 July
- (e) 13 July

Answer : Option B

Explanation :

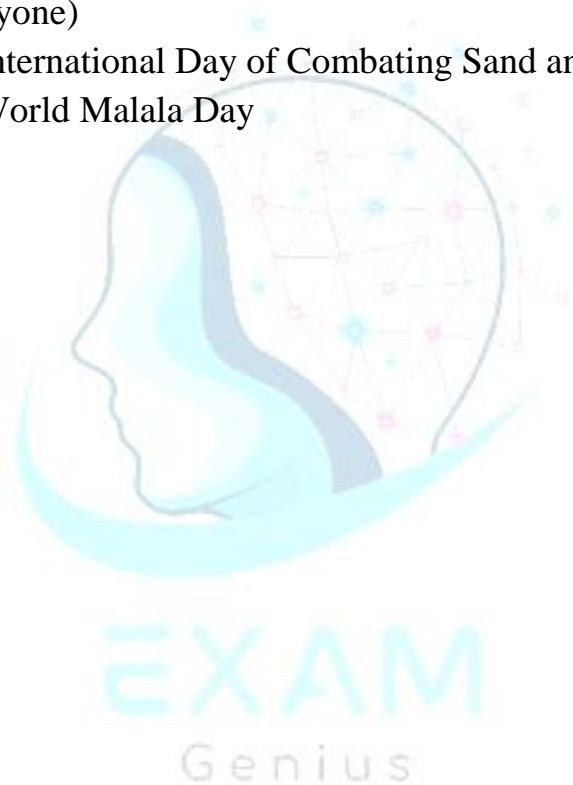
- World Youth Skill Day is celebrated every year on July 15.
- This day recognises the importance of youth skills development to address the global challenges of unemployment and underemployment.
- Theme 2024 – Youth Skills for Peace and Development
- The United Nations General Assembly declared July 15th as World Youth Skill Day in December 2014.

Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day

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- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day



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Static Banking Awareness Terms Recently in News :

1. Negotiable Instrument Act, 1881

- These are written documents.
- Transferable from one person to another merely by delivery in case of “bearer instrument” and transferable by endorsement in case of “order instrument”.
- The owner is the “bonafide holder for value”.

2. Bill of Exchange

- It must be in writing and duly signed by its drawer.
- It should contain an order to pay.
- The parties to the transaction must be certain.
- A bill of exchange is used in transactions pertaining to goods as well as services. It is signed by a party who owes money (called the payer) and given to a party entitled to receive money (called the payee or seller), and thus, this could be used for fulfilling the contract for payment.

3. Promissory Note

- A promissory note is an unconditional commitment made in writing and signed by a debtor to make payment to a specified person or to the order within a specified period.
- It is always in writing. No verbal promise is accepted.
- It is drawn for specified duration for specified sum of money.

IMPORTANT ONE – LINER Current Affairs

- The **Ministry of Ports, Shipping, and Waterways (MoPSW)** has **approved** a research **proposal** on Valorization of Dredged Sediments. The project, sanctioned at an **estimated cost of Rs. 46,47,380** will be implemented over a duration of three years by the **Indian Institute of Technology Bombay (IIT Bombay)**.
- **Shashi Kataria** has been **appointed** as **Chief Financial Officer**, Operations Head and Executive Director of **Quant Money Managers** in place of Harshal Patel, who has resigned due to personal reasons.
- **Sunita Gupta**, currently GM in Oriental Insurance Company Ltd (OICL), has been **appointed** as **Executive Director** in **United India Insurance Company Ltd (UIICL)**.
- The **7th India-Japan Medical Product Regulatory Symposium**, organized by the Central Drugs Standard Control Organization (CDSCO) under the Ministry of Health and Family Welfare, Government of India, was successfully **held at the FICCI Convention Hall**.
- The **Patriot (MIM-104)**, which stands for Phased Array Tracking Radar for Intercept on Target, is an allaltitude, all-weather surface-to-air missile defense system to counter tactical ballistic missiles, cruise missiles, and advanced aircraft. It was **developed by United States of America**.
- The **Defence Research and Development Organisation (DRDO)** has commissioned a Bengaluru-based firm to indigenously develop a receiver chip to acquire and disseminate Indian time for Navigation with **Indian Constellation (NavIC)** developed by **ISRO**.

Ques : _____ Increases Benchmark Marginal Cost of Funds Based Lending Rate by 5-10 Basis Points

_____ ने फंड आधारित उधार दर की बेंचमार्क सीमांत लागत में 5-10 आधार अंकों की वृद्धि की

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- State Bank of India (SBI) has increased its benchmark Marginal Cost of Funds Based Lending Rate (MCLR) by 5 to 10 basis points across most tenures.
- One basis point equals 0.01 percentage point.
- The revised MCLR rates are effective from July 15, 2024.

New MCLR Rates:

- 1 Month MCLR: Increased by 5 basis points to 8.35%.
 - 3 Month MCLR: Increased by 10 basis points to 8.40%.
 - 6 Month MCLR: Increased by 10 basis points to 8.75%.
 - 1 Year MCLR: Increased by 10 basis points to 8.85%.
 - 2 Years MCLR: Increased by 10 basis points to 8.95%.
 - 3 Year MCLR: Increased by 5 basis points to 9.00%.
-
- Interest rates on loans linked to MCLR are expected to rise by a similar amount as the MCLR hike.
 - This hike is the second consecutive increase in MCLR by SBI, following a 10 basis point hike in June, 2024.

Ques : how much percent retail inflation was recorded in June 2024?

2024 में खुदरा मुद्रास्फीति कितने प्रतिशत दर्ज की गई?

- (a) 4.75%
- (b) 4.50 %
- (c) 4.25 %
- (d) 5.05 %
- (e) 5.08 %

Answer : Option E

Explanation :

- **Retail inflation** increased to a **four-month high** of **5.08 per cent** in **June** as food items, including vegetables became dearer.
- The CPI-based retail inflation was 4.75 per cent in May 2024 and 4.87 per cent in June 2023.
- The **previous high** was in **February** at 5.09 per cent.

Month-wise list of retail inflation:

- January 2024 : 5.1%
- February 2024 : 5.09%
- March 2024 : 4.85%
- April 2024 : 4.83%
- May 2024 : 4.75%

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Ques : _____ Designates BSE as Supervisory Authority for Research Analysts and Investment Advisers.

_____ ने बीएसई को अनुसंधान विश्लेषकों और निवेश सलाहकारों के लिए पर्यवेक्षी प्राधिकरण के रूप में नामित किया है

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

Answer : Option D

Explanation :

- The Capital markets regulator **Securities and Exchange Board of India (SEBI)** has **recognized BSE Limited** as a supervisory body for **Research Analysts (RAs)** and **Investment Advisers (IAs)** to oversee their management and administration.
- This recognition is granted under **Regulation 14 of the Research Analysts Regulations (RA Regulations)** and **Investment Advisers Regulations (IA Regulations)**.
- BSE will operate as the Research Analysts and Investment Advisers Supervision Body (RAASB) and Investment Advisers Supervision Body (IAASB).
- The recognition is valid for a period of 5 years, starting from July 25, 2024.
- BSE will establish bye-laws, standard operating procedures (SOPs), and frequently asked questions (FAQs) to support and guide RAs and IAs in adopting the RAASB and IAASB frameworks.

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- The move is intended to protect investor interests in the securities market.
- It also aims to promote the development and regulate the securities market.

About BSE SENSEX :

- The BSE SENSEX is a free-float market-weighted stock market index comprising 30 well-established and financially sound companies listed on the Bombay Stock Exchange.

About SEBI :

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

Ques : On which date the Central Government declare “Samvidhan Hatya Diwas”.

केंद्र सरकार किस तारीख को "संविधान हत्या दिवस" घोषित करती है

- (a) 22 June
- (b) 23 June
- (c) 24 June
- (d) 25 June
- (e) 26 June

Answer : Option D

Explanation :

- The **Union government announced** that **June 25** will be **observed** annually as “**Samvidhaan Hatya Diwas**” to **honor those** who **opposed and fought against the injustices during the Emergency imposed by Prime Minister Indira Gandhi in 1975.**
- To observe 25th June as Samvidhaan Hatya Diwas will serve as a reminder of what happens when the Constitution of India was trampled over.
- It is also a day to pay homage to each and every person who suffered due to the excesses of the Emergency, a Congress unleashed dark phase of Indian history.”
- On 25 June 1975, the then Prime Minister Indira Gandhi, showing her dictatorial mindset, strangled the soul of Indian democracy by imposing an emergency in the country. Lakhs of people were jailed without any reason and the voice of the media was suppressed.

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Ques : Where is the Vizhinjam international seaport ?

विझिंजम अंतर्राष्ट्रीय बंदरगाह कहाँ है?

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

Answer : Option E

Explanation :

- India's first deepwater transshipment port, the **Vizhinjam international seaport** near **Thiruvananthapuram** received its first mothership.
- The MV San Fernando, carrying 2,000 containers, was given a grand welcome at the port.
- The ship, operated by Bernhard Schulte Ship Management, Singapore, was hired by Maersk (AP Moller Group). It arrived from the Xiamen port in China.
- The state government will hold an official reception for the ship, which will leave for Colombo after unloading around 1,900 containers
- The Rs 7,600-crore transshipment deepwater multipurpose seaport project in Vizhinjam is being executed by Adani Ports and SEZ Private Limited.
- Vizhinjam is the first international deepwater transshipment port in the Indian subcontinent, with a natural depth of more than 18 metres, scalable up to 20 metres.

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Ques : Which country's cricketer James Anderson has recently announced his retirement from international test cricket?

किस देश के क्रिकेटर जेम्स एंडरसन ने हाल ही में अंतर्राष्ट्रीय टेस्ट क्रिकेट से संन्यास की घोषणा की है?

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

Answer : Option B

Explanation :

- **James Anderson Retires from Test cricket for England.** The veteran speedster has brought down curtains to his celebrated career, which spanned 21 years.
- The 41-year-old bowler's illustrious career, spanning an impressive 21 years, came to a close at the very ground where it all began – the iconic Lord's Cricket Ground in London.
- Anderson holds the record for the most wickets taken by a fast-bowler with 704 in 188 Test matches.
- Anderson has 32 fifties to his name, which is the sixth-most five-wicket hauls in Test cricket history. Muttiah Muralitharan has the most with 67, followed by Sir Richard Hadlee (36), Anil Kumble (35), R Ashwin (36), and Rangana Herath (34). Anderson's tally also includes three 10-wicket match hauls.
- Anderson retired with a record 188 Test appearances, the second-most for a player after Sachin Tendulkar, who played 200 Tests.

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Recently Retired Players :

- David Wiese (Namibia) : international cricket
- Kedar Jadhav (India) : International Cricket
- Dinesh Karthik (India) : Cricket
- Sunil Chhetri (India) - 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 : Which of the following has launched the 'GearShift Challenge' as part of the e-FAST India initiative?

निम्न में से किसने ई-फास्ट इंडिया पहल के तहत 'गियरशिफ्ट चैलेंज' शुरू किया है?

- (a) DRDO
- (b) Ministry of Home Affairs
- (c) NITI Aayog
- (d) ISRO
- (e) None of these

Answer : Option C

Explanation :

- **NITI Aayog has launched the 'NITI GearShift Challenge' as part of the e-FAST India initiative.**
- This pioneering hackathon **aims to foster innovative business models for the adoption of zero-emission trucks in India**, addressing the nation's pressing **economic and environmental challenges**.
- NITI Aayog has also invited students, transport service practitioners, academics, and researchers to develop innovative business models that address financial, technical, and operational challenges in the adoption of electric trucks.
- The program has garnered participation from e-FAST India knowledge partners, financial institutions, and industry forums.
- The 'NITI GearShift Challenge' is being organised in collaboration with IIM Bangalore, Smart Freight Centre India, WRI India and other institutions.

NITI Aayog (National Institution for Transforming India)

- **Founded** – 1st January 2015
- **Preceding** – Planning Commission (15th March 1950)
- **Headquarters** – New Delhi
- **Chairperson** – Narendra Modi
- **Vice Chairperson** – Suman K Bery
- **CEO** – BVR Subrahmanyam
- NITI Aayog comes under the Ministry of Commerce and Industry

Ques : India will organize the World Audio Visual and Entertainment Summit in which state?

भारत किस राज्य में विश्व ऑडियो विजुअल और मनोरंजन शिखर सम्मेलन का आयोजन करेगा?

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

Answer : Option C

Explanation :

- **India will organize the World Audio Visual and Entertainment Summit (WAVES) from 20th to 24th November in Goa.**
- India will host the Summit which will be a landmark event for the Media and Entertainment industry the world over.
- At the curtain raiser event in New Delhi along with Chief Minister of Goa Pramod Sawant, Mr. Vaishnav said, the media and entertainment world is undergoing a structural change and has seen immense technology infusion.
- The role of public policy is to enable the harnessing of the best out of this structural change.
- The first World Audio Visual and Entertainment Summit (WAVES) will be **held alongside the 55th International Film Festival of India (IFFI).**
- The 55th International Film Festival of India will be held in Goa from 20-28 November 2024.

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Ques : Who has been appointed as the Chairman and Managing Director (CMD) of BSNL?

बीएसएनएल के अध्यक्ष और प्रबंध निदेशक (सीएमडी) के रूप में किसे नियुक्त किया गया है?

- (a) Smita Sarangi /
- (b) Arindam Bagchi /
- (c) Indra Mani Pandey /
- (d) Tanu Singh /
- (e) Robert Ravi /

Answer : Option E

Explanation :

- The government has appointed Robert Jerard Ravi as the new BSNL Chairman and Managing Director (CMD) for a period of six months.
- Ravi is currently appointed as deputy director general, standards, research and innovation at the department of telecommunications (DoT).
- He will hold additional charge as CMD BSNL, CMD MTNL, and CMD BBNL.
- Ravi will replace PK Purwar, whose tenure is expiring on July 14. Purwar assumed charge as BSNL CMD in July 2019.

About Bharat Sanchar Nigam Limited (BSNL) :

- Founded- 15 September 2000
- Founder- Government of India
- Headquarters- New Delhi
- CMD – Robert Jerard Ravi

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Recent Appointment in different departments :

- Rajat Sharma : President of News Broadcasters & Digital Association (NBDA)
- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance Minister
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dhirendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : President of the Professional Golf Tour of India
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)
- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry (FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)

- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)
- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)
- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh

Ques : Who took oath as the first woman Chief Justice of the Lahore High Court (LHC) of Pakistan?

पाकिस्तान के लाहौर उच्च न्यायालय (एलएचसी) की पहली महिला मुख्य न्यायाधीश के रूप में किसने शपथ ली?

- (a) Saidal Khan Nasir / सईदल खान नासिर
- (b) Ishaq Dar / इशाक डार
- (c) Aalia Neelum / आलिया नीलम
- (d) Rita Faria / रीता फारिया
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- **Justice Aalia Neelum** took oath as the **Chief Justice of the Lahore High Court (LHC) of Pakistan**, making her the **first woman to be elevated as the court's top judge**.
- Punjab Governor Sardar Saleem Haider Khan administered the oath of office to her.
- Punjab province's first woman Chief Minister Maryam Nawaz was also present in the oath-taking ceremony.
- Justice Neelum, 57, stood third in the seniority list of judges of the LHC but the Judicial Commission of Pakistan headed by Chief Justice of Pakistan Qazi Faez Isa had decided to consider her nomination for the office of the LHC chief justice.
- Born on November 12, 1966, Justice Neelum earned her LLB degree from the University of Punjab in 1995 and was enrolled as an advocate in 1996.
- She was later enrolled as an advocate of the Supreme Court in 2008 and elevated to the LHC in 2013 before being sworn in as a permanent judge on March 16, 2015.

Ques : Which state's community managed natural farming program has been awarded the prestigious Gulbenkian Prize for Humanity 2024?

किस राज्य के सामुदायिक प्रबंधित प्राकृतिक खेती कार्यक्रम को 2024 का प्रतिष्ठित मानवता के लिए गुलबेंकियन पुरस्कार से सम्मानित किया गया है?

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

Answer : Option D

Explanation :

- The **Andhra Pradesh Community Managed Natural Farming (APCNF)** program, **led by the Government of Andhra Pradesh**, has been **awarded** the prestigious **Gulbenkian Prize for Humanity 2024**.
- The announcement was made by Dr. Angela Merkel, chair of the Jury and former Federal Chancellor of Germany, during a ceremony in Lisbon, Portugal.
- APCNF shares the €1 million prize with Dr. Rattan Lal, a renowned soil scientist from the USA, and SEKEM, an Egyptian network promoting biodynamic farming.
- The Andhra Pradesh Community Managed Natural Farming (APCNF), a state-wide program of the Government of Andhra Pradesh, has been recognized for its significant contributions to global food security, climate resilience, and ecosystem protection.
- This initiative specifically supports smallholder farmers, with a focus on empowering predominantly women farmers.

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Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- 'The Economic Times HR World Future Ready Organization Award 2024-25' : NHPC, India's premier hydropower company

- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)'s 2024 Global Media Award : India Today Group's AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber

Ques : Which of the following country will host the first 'Olympics Esports Games' in 2025?

निम्नलिखित में से कौन सा देश 2025 में पहले 'ओलंपिक ईस्पोर्ट्स गेम्स' की मेज़बानी करेगा?

- (a) Saudi Arabia / सऊदी अरब
- (b) Qatar / कतर
- (c) India / भारत
- (d) USA / यूएसए
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **Saudi Arabia** and the **International Olympic Committee** have **announced a 12-year agreement to host the new esports Olympics** in the oil-rich kingdom starting **from 2025**.
- This is a natural next step for our young athletes, our country and the global esports community,” said Prince Abdulaziz, who also heads the Saudi national Olympic committee.
- The IOC said last month it planned to launch video gaming Olympics to try to attract and retain young fans and audiences.

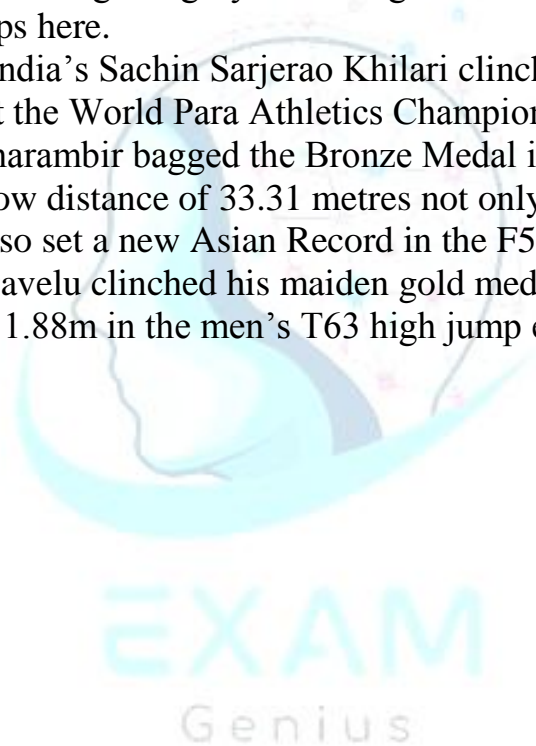
SPORTS NEWS :

- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Mannepilli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India

- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.

- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.

- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.
- Mariyappan Thangavelu clinched his maiden gold medal at the World Para Athletics by leaping 1.88m in the men's T63 high jump event.



Ques : Which country has won the Copa America 2024 title by defeating Colombia?

किस देश ने कोलंबिया को हराकर कोपा अमेरिका 2024 का खिताब जीता है?

- (a) Spain / स्पेन
- (b) Argentina / अर्जेंटीना
- (c) France / फ्रांस
- (d) USA / यूएसए
- (e) UK / यूके

Answer : Option B

Explanation :

- Defending champions **Argentina** has won the **Copa America 2024 final** at the **Hard Rock Stadium in Miami Gardens, Florida** after defeating Colombia.
- It is **Argentina's record 16th Copa America title**. With this victory, Argentina secured its third consecutive major title, following the 2021 Copa America and 2022 World Cup, matching Spain's achievement of winning the 2008 and 2012 European Championships alongside the 2010 World Cup.
- Additionally, Argentina ended Colombia's 28-game unbeaten streak, which had lasted since a February 2022 loss to the Albiceleste.
- Lautaro Martinez's goal was his fifth of the tournament, cementing his position as the top scorer and earning him the Copa America 2024 Golden Boot

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Ques : Where is Jawaharlal Nehru University (JNU) located?
जवाहरलाल नेहरू विश्वविद्यालय (JNU) कहाँ स्थित है?

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

Answer : Option B

Explanation :

About Jawaharlal Nehru University (JNU)

- Established : 1969
- Located : New Delhi
- Chancellor : Kanwal Sibal

Recently in News :

- **Jawaharlal Nehru University (JNU)** has **announced** the establishment of **three new centres** dedicated to **Hindu, Buddhist, and Jain studies**.
- These centres will operate under the School of Sanskrit and Indic Studies, furthering the exploration and implementation of Indian Knowledge Systems as outlined in the National Education Policy (NEP) 2020.
- Jawaharlal Nehru University is one of the top universities in India. It is ranked 580 in the QS World University Rankings 2025.
- Delhi University (DU) already houses a Department for Buddhist Studies and, in March, received approval from the central government to establish a Centre for Advanced Studies in Buddhism, with an estimated budget of Rs 35 crore.

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Ques : Which country will host the 6th BIMSTEC summit meeting in 2024?

2024 में छठी बिम्सटेक शिखर बैठक की मेजबानी कौन सा देश करेगा?

- (a) Thailand / थाईलैंड
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) India / भारत
- (e) Bangladesh / बांग्लादेश

Answer : Option A

Explanation :

- Prime Minister Narendra Modi lauded the role of the BIMSTEC(Bay of Bengal Initiative for MultiSectoral Technical and Economic Cooperation) in furthering and deepening economic and social growth.
- The Prime Minister also supported **Thailand's hosting of the 6th BIMSTEC Summit Meeting in September 2024.**
- The foreign ministers were in India to attend the 2nd BIMSTEC Foreign Minister's Retreat.

About BIMSTEC

- The BIMSTEC(Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) was founded in 1997 as BIST-EC (Bangladesh, India, Sri Lanka and Thailand Economic Cooperation).
- With the joining of Myanmar in 1997, the organisation's name was changed to BIMSTEC.
- BIMSTEC includes the littoral and adjoining countries of the Bay of Bengal. At present, it has seven members: India, Bhutan, Nepal, Bangladesh, Sri Lanka, Thailand, and Myanmar.
- The BIMSTEC focuses on deepening the trade and economic ties amongst the member countries and promotion of people to people contact etc.
- Secretariat: Dhaka, Bangladesh
- Secretary General - Indra Mani Pandey (Indian Citizen)

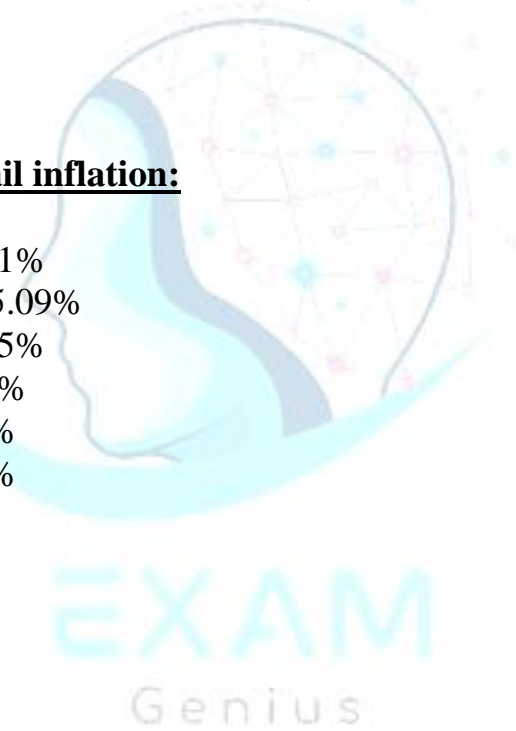
Static Banking Awareness Terms Recently in News :

About Marginal Cost of Funds Based Lending Rate (MCLR):

- MCLR was introduced on April 1, 2016, as a minimum interest rate below which banks cannot lend.
- It reflects the increase in banks' cost of funds.
- Corporate loans are generally linked to MCLR, while retail loans are mostly linked to external benchmarks like the repo rate, which has not been altered by the RBI since February 2023.

Month-wise list of retail inflation:

- January 2024 : 5.1%
- February 2024 : 5.09%
- March 2024 : 4.85%
- April 2024 : 4.83%
- May 2024 : 4.75%
- June 2024 : 5.08%



IMPORTANT ONE – LINER Current Affairs

- The **Jharkhand** government is working on a **plan to open eastern India's first university for physically challenged students** in Ranchi (Jharkhand).
- **TURKSAT-6A** is **Turkey's first indigenously developed communication satellite**. satellite is outfitted with Ku-Band and X-Band communication payloads created by ASELSAN engineers.
- Retired Tamil Nadu **Professor of Victimology K. Chockalingam** **Honoured** With Prestigious **Hans Von Hentig Award**. He will be the **first Asian and Indian** to be given this award
- **Uttar Pradesh Tourism Department & MakeMyTrip** partners to promote tourism and facilitate tourists in the state.
- **K P Sharma Oli** was sworn in as **Nepal's Prime Minister** for the **fourth** time.
- **Bajaj Electricals Ltd** has **appointed Vishal Chadha** as **Chief Operating Officer** of its Consumer Products Division.
- Union Home Minister **Amit Shah** has **inaugurated** Prime Minister **College of Excellence** in all **55 districts** of **Madhya Pradesh** from Indore.
- **Bhawana Kanth** becomes **first female pilot** of the **IAF to fly Su-30MKI** fighters planes participating in the **exercise Pitch Black**, belongs to **Bihar**.

Ques : WPI rises to a 16-month high of _____
WPI 16 महीने के उच्चतम स्तर _____ पर पहुंची

- (a) 3.5%
- (b) 4.2%
- (c) 4.5%
- (d) 3.36%
- (e) 4.8%

Answer : Option D

Explanation :

- **India's Wholesale Price Index (WPI)**-based inflation climbed for the fourth consecutive month in June 2024, reaching a **16-month high of 3.36 per cent** compared to 2.61 per cent in May 2024.
- Wholesale price inflation surged to a 16-month high in June as food and manufactured product prices shot up
- Food inflation surged to **10.87 per cent** during the month.

Price Increases in Specific Categories:

- Vegetables:76 percent increase.
- Onion:35 percent increase.
- Potato:37 percent increase.
- Cereals:27 percent increase.
- Fruits:14 percent increase.
- Wheat:25 percent increase.

Recent WPI-based Retail inflation in India:

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

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Ques : ____ of Rs. 3.68 Lakh Crore Loans under the Emergency Credit Line Guarantee Scheme are Classified as Bad Debts

आपातकालीन क्रेडिट लाइन गारंटी योजना के तहत 3.68 लाख करोड़ रुपये के

_____ ऋण को खराब ऋण के रूप में वर्गीकृत किया गया है

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

Answer : Option E

Explanation :

- As per the government's report, the **Non-performing assets (NPA)** have been around **6%** under the **Emergency Credit Line Guarantee Scheme (ECLGS)**.
- This means the cost to provide a full guarantee under the scheme will be much less than anticipated.
- NPAs reported under ECLGS amount to approximately **RS.22,000 crore, which is 6% of the guaranteed loans.**
- As per RBI, an NPA is a loan where interest and/or instalment of principal remain overdue for more than 90 days in respect of a term loan.
- According to the latest Financial Stability Report by RBI, the **gross non-performing assets (GNPA) ratio** for scheduled commercial banks fell to a multi-year low of **2.8% at the end of March 2024.**

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About Emergency Credit Line Guarantee Scheme (ECLGS) :

- ECLGS was **launched in May 2020** to provide liquidity support to businesses adversely impacted by the Covid-19 pandemic lockdown.
- The scheme covers loans sanctioned under the '**Guaranteed Emergency Credit Line**' up to **March 31, 2023, or until guarantees for an amount of Rs.5-lakh crore are issued**, whichever is earlier.
- It provides 100% guarantee coverage to banks and NBFCs on credit extended to business enterprises/MSMEs based on their loan outstanding as of February 29, 2020.
- **Eligibility** : Initially targeted at MSMEs, the scheme was later expanded to include borrowers from 26 stressed sectors identified by the Kamath Committee, as well as the healthcare and hospitality sectors.
- Total liquidity support of Rs.3.68 lakh crore was extended to 1.19 crore businesses.
- MSMEs represent 95% of the number of guarantees and about 65% of the amount of guarantees issued.

Ques : _____ Urges Lenders to Listen to Borrowers Before Declaring Account Fraud

_____ ने ऋणदाताओं से खाता धोखाधड़ी की घोषणा करने से पहले उधारकर्ताओं की बात सुनने का आग्रह किया है

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** has **developed** new **standards** for lenders to follow before categorising **loan accounts as fraudulent**.
- To ensure compliance with natural justice principles, which require that both parties in a dispute be heard before making a decision.
- The guidelines follow a Supreme Court judgement dated March 27, 2023, which mandates that borrowers must be given a hearing before their accounts are classified as fraud.
- The RBI has updated its master direction on “**Fraud Risk Management**”, in which it has been mandated that lenders have to issue a detailed show-cause notice (SCN) to persons, entities, and promoters/whole-time and executive directors against whom there are allegations of fraud.
- Borrowers must be given **at least 21 days to respond to the SCN**.

- The master direction applies to **commercial banks; upper-, middle-, and base-layer non-banking financial companies; all India financial institutions; and cooperative banks.**
- The Fraud Risk Management Policy should be reviewed by the board at least once every three years.
- A **special committee** of the board, **known as the Special Committee for Monitoring and Follow-up of Fraud Cases (SCBMF)**, must be constituted.
- The SCBMF should consist of at least three board members, including a whole-time director and two independent/non-executive directors.
- The SCBMF will oversee the effectiveness of fraud risk management, review fraud cases, conduct root cause analysis, and suggest measures to strengthen internal controls and minimize fraud incidence.

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 : Which bank Introduce Deposit Schemes to Support Credit Demand ?

कौन सा बैंक क्रेडिट मांग का समर्थन करने के लिए जमा योजनाएं शुरू करता है?

- (a) Bank of Baroda / बैंक ऑफ बड़ौदा
- (b) Bank of Maharashtra / बैंक ऑफ महाराष्ट्र
- (c) Punjab National Bank / पंजाब नेशनल बैंक
- (d) State bank of India / भारतीय स्टेट बैंक
- (e) Both A and B / ए और बी दोनों

Answer : Option E

Explanation :

- **Bank of Baroda (BoB) and Bank of Maharashtra (BoM)** have introduced **special deposit schemes** to address the increasing credit demand highlighted by Reserve Bank of India (RBI) Governor Shaktikanta Das.
- These schemes are aimed at bridging the **gap between deposit and credit growth** in the banking sector.

Bank of Maharashtra (BoM) Scheme:

- 200 days at 6.90% interest
- 400 days at 7.10% interest
- 666 days at 7.15% interest
- 777 days at 7.25% interest
- Eligibility: Deposits up to Rs.10 crore

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Bank of Baroda (BoB) Scheme:

- Scheme Name: "**Bob Monsoon Dhamaka Deposit Scheme.**"

Tenor :

- 399 days at an interest rate of 7.25% per annum
- 333 days at an interest rate of 7.15% per annum
- Retail deposits below Rs.3 crore
- Senior citizens earn an extra 0.50% interest
- Non-Callable Deposits receive an additional 0.15% interest
- BoB's deposits grew by 8.83% YoY to Rs. 13.06 trillion as of June 30, 2024, lower than the industry growth rate of 10.64% as of June 28, 2024.

About BoB :

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

About BoM :

- Established : 16 September 1935
- Headquarters : Pune, Maharashtra, India
- MD & CEO : Nidhu Saxena
- Tagline : One Family One Bank

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Recent Facilities Launched in Banking & Insurance Sector :

- National Bank for Agriculture and Rural Development (NABARD) informed its arm that it has launched a Rs 750-crore agri fund for startups and rural enterprises. The fund called 'Agri-SURE' is announced by NABVENTURES, a subsidiary of NABARD.
- State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- BNP Paribas, the European Union's leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- Ageas Federal Life Insurance has launched a new pension plan named 'Golden Years Pension Plan' that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.

- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched “Union Premier” branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app ‘Super.Money’ to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched ‘Bridge the Gap’ Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Fintquiry' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced “SmartLock,” a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched ‘Nifty India Tourism Index’, a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India’s 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched ‘SME Digital Business Loans’, offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, ‘Insure today for a safe tomorrow,’ to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees’ Association (AIBEA), the oldest and largest trade

union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.

- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AuthHorisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom

Ques : _____ approves IPOs of Northern Arc Capital and Shree Tirupati Balajee Agro Trading.

_____ ने नॉर्थर्न आर्क कैपिटल और श्री तिरुपति बालाजी एग्रोट्रेडिंग के आईपीओ को मंजूरी दे दी

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

Answer : Option D

Explanation :

- Financial services platform Northern Arc said that it has received markets regulator **Securities and Exchange Board of India (SEBI) approval** to raise funds through initial public offerings (IPO).
- This initial public offering includes a fresh issuance of equity shares worth Rs.500 crore and an offer-for-sale of 2.1 crore equity shares by existing investors.

About SEBI :

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

Ques : Who won the 2024 Wimbledon Men's singles title in the final?

2024 विंबलडन पुरुष एकल का खिताब किसने फाइनल में जीता?

- (a) Novak Djokovic / नोवाक जोकोविच
- (b) Rafael Nadal / राफेल नडाल
- (c) Roger Federer / रोजर फ़ेडरर
- (d) Alexander Zverev / अलेक्जेंडर ज्वेरेव
- (e) Carlos Alcaraz / कार्लोस अल्कराज

Answer : Option E

Explanation :

- The **137th edition** of the All England Championship ,famous as **Wimbledon Championship**, was held at Wimbledon in England from 1-14 July 2024.
- It is the **oldest tennis tournament** in the world and was held for the **first time in 1877** and organised by the All England Lawn Tennis & Croquet Club Limited at Wimbledon, London, England.
- **Carlos Alcaraz of Spain** and **Barbosa Krejcikova of Czech Republic** won the **men's and women's single title respectively** at the 2024 Wimbledon Tennis Championships .
- It was the second consecutive Wimbledon singles title for Carlos Alcaraz and first Wimbledon singles title for Barbosa Krejcikova.
- It is the **third Grand Slam event of a calendar year** after the Australian Open and the French Open.

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- This was the **fourth Grand Slam singles** title for **Alcaraz** having won the **French Open in 2024, the US Open in 2022 and Wimbledon in 2023 and 2024**.
- Novak Djokovic holds the record of winning the maximum number of Grand Slam singles titles. He has won 24 singles titles.
- Second Grand Slam Singles Title for Barbora Krejcikova.
- Barbora Krejcikova of the Czech Republic won her second Grand Slam singles title after beating Jasmine Paolini of Italy in the final of the 2024 Wimbledon Championship.

SPORTS NEWS :

- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Manneppalli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.

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- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.

- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.

Ques : Who took charge as the 35th Foreign Secretary?
35वें विदेश सचिव के रूप में किसने कार्यभार संभाला?

- (a) Angad Pratap / अंगद प्रताप
- (b) Madhu Nair / मधु नायर
- (c) Pramod Sharma / प्रमोद शर्मा
- (d) Prashant Krishna / प्रशांत कृष्ण
- (e) Vikram Misri / विक्रम मिस्री

Answer : Option E

Explanation :

- **Vikram Misri** took charge as the **35th Foreign Secretary** after **Vinay Kwatra** completed his tenure.
- Vikram Misri, an officer of the **1989** batch of the **Indian Foreign Service (IFS)** who has the rare distinction of serving as private secretary to three prime ministers, last held the post of deputy national security advise.
- He served as a Deputy National Security Adviser before the current assignment, served in China during the 2020 Galwan conflict and is also known to have extensive contacts in conflict-torn Myanmar where he served as India's Ambassador during 2016-18.

Other Important Secretaries :

- Revenue Secretary – Sanjay Malhotra
- Defence Secretary – Giridhar Aramane
- Economic Affairs Secretary – Ajay Seth
- Finance Secretary – V. Somanathan
- Expenditure Secretary – T. V. Somanathan
- Home Secretary – Ajay Kumar Bhalla
- MoSPI Secretary – G. P. Samanta
- Cabinet Secretary – Rajiv Gauba

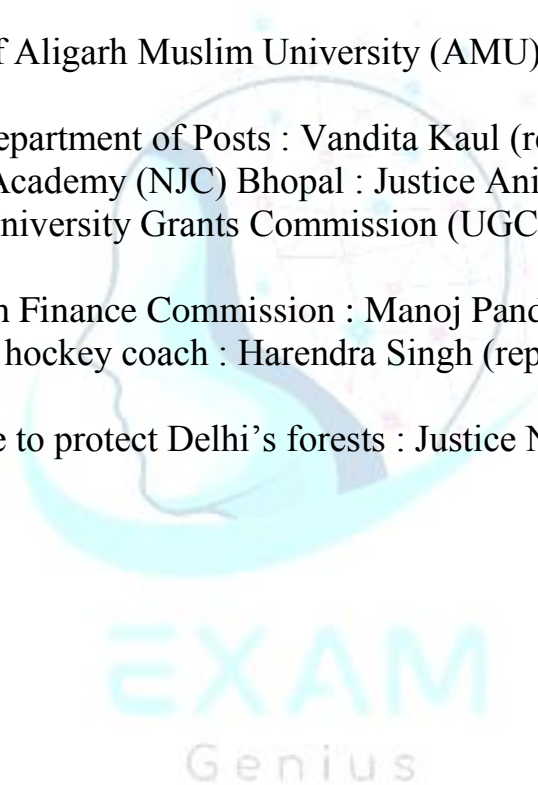
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Recent Appointment in different departments :

- Justice Aalia Neelum : Chief Justice of the Lahore High Court (LHC) of Pakistan
- Robert Jerard Ravi : BSNL Chairman and Managing Director (CMD)
- Rajat Sharma : President of News Broadcasters & Digital Association (NBDA)
- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance Minister
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dharendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : President of the Professional Golf Tour of India
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)
- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister

- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)

- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)
- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh
- Narsingh Yadav : chairman of the Wrestling Federation of India's Athletes' Commission
- Nidhi S Jain : Chief Vigilance Officer (CVO) of Cotton Corporation of India Limited (CCI).
- Vice Chancellor of Aligarh Muslim University (AMU) : Professor Naima Khatoon
- Secretary of the Department of Posts : Vandita Kaul (replace Vineet Pandey)
- National Judicial Academy (NJC) Bhopal : Justice Aniruddha Bose
- As a Member of University Grants Commission (UGC) : Sachidananda Mohanty
- As member of 16th Finance Commission : Manoj Panda
- National women's hockey coach : Harendra Singh (replace Janneke Schopman)
- Head of committee to protect Delhi's forests : Justice Najmi Waziri



Ques : Who has won the 2024 UEFA European Football Championship?

2024 यूईएफए यूरोपीय फुटबॉल चैंपियनशिप किसने जीती है?

- (a) Spain / स्पेन
- (b) Argentina / अर्जेंटीना
- (c) France / फ्रांस
- (d) USA / यूएसए
- (e) UK / यूके

Answer : Option A

Explanation :

- The **Spanish men's football team**, also known as **La Roja**, won their fourth **UEFA European Football Championships** or the **Euro Cup** by **defeating England 2-1** in the final **played at Berlin's Olympiastadion stadium** on 14 July 2024.
- The **17th edition** of the Euro Cup was hosted by Germany from 15 June to 14 July 2024. Twenty-four teams from Europe participated in the 17th Euro Cup.
- This is England's second consecutive runner-up finish, having lost to Italy in the final of Euro 2020. The country has never won a European championship and its last major international tournament win was the 1966 World Cup.
- Spain becomes the first country to win the men's European Championships four times (1964, 2008, 2012, 2024).

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Six players shared the Golden Boot award, each scoring three goals:

- Harry Kane (England)
- Dani Olmo (Spain)
- Georges Mikautadze (Georgia)
- Cody Gakpo (Netherlands)
- Ivan Schranz (Slovakia)
- Jamal Musiala (Germany)

About UEFA European Championship :

- Started : 1958
- Number of teams 24
- Most successful team : Spain (4 titles) (1964, 2008, 2012 and 2024)
- 2024 Edition : 17th
- 2024 host : Germany
- 2024 Winner : Spain
- 2024 Runner up : England
- 2024 Top scorer : Six players (3 goals each)
- 2024 Best player : Rodri (Spain)
- 2024 Best young player : Lamine Yamal (Spain)

Ques : Which country will host the Annual Conference of the International Cricket Council (ICC)?

कौन सा देश अंतर्राष्ट्रीय क्रिकेट परिषद (ICC) के वार्षिक सम्मेलन की मेजबानी करेगा

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

Answer : Option E

Explanation :

- **Sri Lanka Cricket will host the Annual Conference of the International Cricket Council (ICC)** in Sri Lanka from July 19th to 22nd, 2024.
- The mega cricket conference will bring together over 220 delegates from 108 ICC member countries from across the world, covering regions such as Africa, the Americas, Asia, East Asia Pacific, and Europe.
- This year's conference, themed "Capitalizing on the Olympic Opportunity," will discuss topics such as 'Diversity and Inclusion,' 'environmental sustainability and the sport,' and 'Cricket's triumphant return at LA28.'
- The annual conference will consist of a series of key meetings, workshops, and networking sessions, and key decisions will be taken for the benefit of the future of the game.

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About International Cricket Council (ICC) :

- The International Cricket Council is the global governing body of cricket.
- It was founded as the Imperial Cricket Conference in 1909 by representatives from Australia, England and South Africa.
- It was renamed as the International Cricket Conference in 1965, and took up its current name in 1987.
- Formation – 15 June 1909
- Headquarters – Dubai, UAE
- Chairman – Greg Barclay (New Zealand)
- Deputy Chairman – Imran Khwaja (Singapore)
- CEO – Geoff Allardice (Australia)
- General Manager – Wasim Khan
- Membership – 108 members



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Ques : Who has won the Golden sand master award with a gold medal at the International Sand Sculpture Championship held in St. Petersburg, Russia?

रूस के सेंट पीटर्सबर्ग में आयोजित अंतर्राष्ट्रीय रेत मूर्तिकला चैम्पियनशिप में स्वर्ण पदक के साथ गोल्डन सैंड मास्टर पुरस्कार किसने जीता है?

- (a) Ravinder Reddy / रविंदर रेड्डी
- (b) Subodh Gupta / सुबोध गुप्ता
- (c) Shilpa Gupta / शिल्पा गुप्ता
- (d) Neeraj Gupta / नीरज गुप्ता
- (e) Sudarsan Pattnaik / सुदर्शन पटनायक

Answer : Option E

Explanation :

- Renowned Indian sand artist **Sudarsan Pattnaik** has won **Golden sand master award** with a **gold medal** at international sand sculpture championship **held at St. Petersburg, Russia.**
- Pattnaik, the only participant from India has created a 12 feet high sand Ratha (chariot) of Mahaprabhu Jagannath with his devotee and poet Balam Das.
- Balam Das who was the author of Dandi Ramayan was a great devotee of Lord Jagannath in fourteenth century A.D.

Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- ‘Nelson Mandela Lifetime Achievement Award’ : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- “Risk Manager of the Year Award 2024” : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN’s WSIS 2024 “Champion” Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- ‘The Economic Times HR World Future Ready Organization Award 2024-25’ : NHPC, India’s premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia

- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)'s 2024 Global Media Award : India Today Group's AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber
- CIDC Vishwakarma Award for Social Development and Impact : Puravankara Limited

Ques : Which IIT and Prasar Bharati host the two-day Robot Competition 'DD-Robocon' India 2024 at Thyagaraj Stadium in Delhi?

कौन सा आईआईटी और प्रसार भारती दिल्ली के त्यागराज स्टेडियम में दो दिवसीय रोबोट प्रतियोगिता 'डीडी-रोबोकॉन' इंडिया 2024 की मेजबानी करेगा?

- (a) IIT Delhi
- (b) IIT Gandhinagar
- (c) IIT Kanpur
- (d) IIT Madras
- (e) IIT Gorakhpur

Answer : Option A

Explanation :

- **IIT Delhi and Prasar Bharati** host the **two-day Robot Competition 'DD-Robocon' India 2024** at **Thyagaraj Stadium in Delhi**.
- More than **750 students from over 45 colleges, institutions, and universities** participated in the competition.
- The winning team from DD-Robocon will represent India at the **international Asia-Pacific Broadcasting Union Robocon 2024**, which will take place in QuangNinh, Vietnam.
- DD-Robocon India aims to promote technical skill development, innovation, and teamwork among engineering students by providing visibility and recognition in the field of robotics.
- The competition is an esteemed platform for showcasing and advancing the students' engineering and robotics capabilities.

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IITs in News :

- The Startup Incubation and Innovation Centre (SIIC) at IIT Kanpur has joined forces with the Centre of Excellence for Capacity Building, Training, and Design of Unmanned Aerial Vehicles at IIT Kanpur (Drone CoE Kanpur), an initiative by the Government of Uttar Pradesh, and the Drone Federation of India (DFI) to launch the UAV/UAS/Drone Acceleration and Networking (UDAAN) Programme.
- A team of teachers and students of the Indian Institute of Technology (IIT) Dharwad, led by Sudheer Siddapureddy and Ameer Mulla, has developed a fire rescue assistant drone.
- Tata Consultancy Services (TCS) has joined forces with the Indian Institute of Technology Bombay (IIT Bombay) to create India's inaugural Quantum Diamond Microchip Imager.
- The Armed Forces Medical Services (AFMS) has signed an MoU with the Indian Institute of Technology (IIT) Hyderabad to collaborate on research and training.
- Nine projects sanctioned from the electronics and communication systems (ECS) cluster of Defence Research and Development Organisation (DRDO) were handed over to IIT-Bhubaneswar.
- The Systematic Voters' Education and Electoral Participation Cell (SVEEP) of Kamrup Election District has partnered with IIT Guwahati to develop an innovative 3D printed dummy ballot unit
- The Alliance of Digital India Foundation (ADIF) and IIT Guwahati signed MOU to boost the startup ecosystem in India
- C-DOT, the premier Telecom R&D Centre of the Department of Telecommunications (DoT) and IIT Jodhpur signed an agreement for "Automated Service Management in 5G and Beyond Networks Using AI"
- Armed Forces Medical Services (AFMS) has signed MoU with the Indian Institute of Technology (IIT) Kanpur
- Lightstorm signed with IIT Madras to launch employment skilling initiative
- SJVN partners with IIT-Patna to improve tunneling project performance
- Canara Bank and SINE of IIT Bombay Partners to Empower Start-ups Across India
- IIM Mumbai and Starburst collaborate to boost aerospace, defence startups
- IIT Madras hosts the 6th Shaastra Rapid FIDE Rated Chess Tournament
- Starburst Accelerator SARL partners with IIT Madras to establish €100 million startup hub
- IIT Madras develops customisable 'Electric Standing Wheelchair'

Ques : Paul Kagame re-elected for 4th term as President of which country?

पॉल कागमे किस देश के राष्ट्रपति के रूप में चौथी बार पुनः चुने गए?

- (a) Rwanda / रवांडा
- (b) Uganda / युगांडा
- (c) Brundi / ब्रूंडी
- (d) Tanzania / तंजानिया
- (e) Nigeria / नाइजीरिया

Answer : Option A

Explanation :

- President **Paul Kagame** has secured a **decisive victory** in **Rwanda's 2024 presidential election**, capturing 99.15% of the votes. This marks his fourth consecutive term in office.
- Two challengers, Frank Habineza of the Democratic Green Party and independent candidate Philippe Mpayimana, garnered 0.53% and 0.32% of the counted votes, respectively.
- Approximately 65% of Rwanda's population, predominantly under 35 years old, participated in the election.

About Rwanda :

- Capital- Kigali
- Currency- Rwandan Franc
- President- Paul Kagame
- Prime Minister- Édouard Ngirente
- Official languages- Kinyarwanda, French, English, Swahili

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Newly Appointed Prime Minister & President :

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

Ques : World Day for International Justice is observed every year on which day?

विश्व अंतर्राष्ट्रीय न्याय दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option D

Explanation :

- **World Day for International Justice** is observed every year on **17 July**.
 - It is a day dedicated to promoting international criminal justice and honouring the fight against impunity for the most serious crimes that affect the international community.
 - The origin of the World Day for International Justice dates back to July 17, 1998, when the Rome Statute was adopted, establishing the International Criminal Court (ICC).
 - The ICC is the first permanent international court capable of prosecuting individuals accused of genocide, crimes against humanity, war crimes, and crimes of aggression when national courts are unable or unwilling to do so.
-

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Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)

IMPORTANT ONE – LINER Current Affairs

- The **World Heritage Young Professionals Forum 2024** on the theme 'World Heritage: Capacity Building of Youth and Exploring Opportunities' is being **organized by the Archaeological Survey of India in New Delhi**.
- Professor **Ajay Kumar Sood**, Principal Scientific Adviser to the Government of India, **launched** the report on e-mobility R&D Roadmap for India with the aim of achieving the net-zero target.
- **PM Modi laid the foundation** stone of **India's longest and largest urban tunnel project in Mumbai**. Through the tunnel, vehicles on the Western Express Highway will be able to reach the Eastern Express Highway of Thane directly.
- **India** is set to **host the second Asia Pacific (APAC) ministerial conference on civil aviation**, which will be jointly organised by the Indian government and the International Civil Aviation Organization (ICAO) APAC.
- **India** and **Russia** target **increasing bilateral trade** to \$100 billion by 2030.
- **International Maritime Organisation (IMO) Announced the Winners of IMO Award for Exceptional Bravery at Sea 2024** : Captain Avhilash Rawat and the crew of the oil tanker Marlin Luanda, nominated by the Marshall Islands
AND Captain Jorge Fernando Galaviz Fuentes and the crew of the tugboat Pemex Maya, nominated by Mexico
- **World Championship of Legends 2024: India Champions Clinch Title** by defeating Pakistan Champions by five wickets here at Edgbaston.
- **India** has **signed an agreement** with the **Marshall Islands** to provide an annual grant for **four community development projects** as part of New Delhi's outreach to Pacific Island states.

Ques : BranchX India Private Limited established in which year ?
ब्रांचएक्स इंडिया प्राइवेट लिमिटेड की स्थापना किस वर्ष हुई?

- (a) 2018
- (b) 2019
- (c) 2020
- (d) 2021
- (e) 2022

Answer : Option C

Explanation :

- **BranchX India Private Limited**, a leading **neobank** innovator, has **launched India's first personal loan solution through the Open Network for Digital Commerce (ONDC)**.
- It mainly focuses on the young professionals, small business owners, and entrepreneurs who face hurdles in acquiring loans from traditional ways, replaced with a paperless experience.

About BranchX India :

- Established : 2020
- HQ : Noida
- MD & CEO : Rajesh Johnny

Recent Facilities Launched in Banking & Insurance Sector :

- Bank of Baroda (BoB) and Bank of Maharashtra (BoM) have introduced special deposit schemes to address the increasing credit demand.
- National Bank for Agriculture and Rural Development (NABARD) informed its arm that it has launched a Rs 750-crore agri fund for startups and rural enterprises. The fund called 'Agri-SURE' is announced by NABVENTURES, a subsidiary of NABARD.
- State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.

- BNP Paribas, the European Union's leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- Ageas Federal Life Insurance has launched a new pension plan named 'Golden Years Pension Plan' that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphiro Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness

- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finquiry' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.

- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AutHorisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- Maldives intends to launch India's RuPay service, reflecting the strengthening of ties between the two nations.

Ques : According to the IMF report released in July 2024, what is the likely growth rate of the Indian economy in 2025-26?

जुलाई 2024 में जारी आईएमएफ रिपोर्ट के अनुसार, 2025-26 में भारतीय अर्थव्यवस्था की संभावित वृद्धि दर क्या है?

- (a) 6.5%
- (b) 7.2%
- (c) 7.0%
- (d) 6.8%
- (e) 6.6%

Answer : Option A

Explanation :

- **The International Monetary Fund (IMF)**, in its **World Economic Report**, has raised its forecast for India's gross domestic product (GDP) growth rate in **2024-25** by 20 basis points (bps) to **7 per cent**.
- In the earlier April report, it had projected a growth rate of 6.8 per cent for the financial year 2024-25.
- The growth forecast for **2025-26** has remained unchanged at **6.5 per cent**.
- The Reserve Bank of India expects the GDP to grow by 7.2 per cent in 2024-25.

About International Monetary Fund (IMF) :

- The International Monetary Fund is a multilateral institution which was set up in 1944.
- The IMF provides loans to the member countries facing economic crisis.
- Members : 189
- Headquarters : Washington D.C, USA
- Managing Director : Kristalina Georgieva

Ques : Which of the following has launched Savings+ product for retail investors?

निम्नलिखित में से किसने खुदरा निवेशकों के लिए सेविंग्स+ उत्पाद लॉन्च किया है?

- (a) Aditya Birla Sun Life AMC Ltd / आदित्य बिड़ला सन लाइफ एएमसी लिमिटेड
- (b) HDFC Asset Management Co Ltd / एचडीएफसी एसेट मैनेजमेंट कंपनी लिमिटेड
- (c) Bajaj Finserv Asset Management / बजाज फिनसर्व एसेट मैनेजमेंट
- (d) Bandhan Mutual Fund / बंधन म्यूचुअल फंड
- (e) Axis Asset Management Company Limited / एक्सिस एसेट मैनेजमेंट कंपनी लिमिटेड

Answer : Option C

Explanation :

- **Bajaj Finserv Asset Management** has **launched** a new **financial product** for **retail investors** looking to get **returns on their idle savings**.
- **Finserv Savings+** offering seeks to **bridge the gap between traditional savings accounts and more lucrative investment options**.
- **Savings+ allows investors** to identify surplus cash in their savings accounts and seamlessly invest it in Bajaj Finserv AMC Liquid Fund and Overnight Fund. These funds **promise competitive returns** while maintaining the liquidity that consumers expect from savings accounts.
- **Liquid Fund** Delivered a **7.17%** return between July 2023 and June 2024, outperforming average savings account interest rates.
- **Overnight Fund** Invests in overnight securities, providing regular income aligned with overnight call rates.

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Ques : SBI launches Amrit Vrishti ____ Days Term Deposit With 7.25% Interest Rate

एसबीआई ने 7.25% ब्याज दर के साथ अमृत वृष्टि ____ दिवसीय सावधि जमा लॉन्च किया

- (a) 222
- (b) 333
- (c) 444
- (d) 555
- (e) 666

Answer : Option C

Explanation :

- **State Bank of India (SBI) has launched a 444-day term deposit scheme, “Amrit Vrishti”, with an interest rate of 7.25 per cent.**
- This scheme is available to domestic and non-resident Indian customers and will be effective July 15, 2024. India’s largest bank will offer an **additional 0.50 per cent to senior citizens on the scheme.**
- “The “Amrit Vrishti” scheme is available for investment until March 31, 2025, providing ample opportunity for retail investors to take advantage of the higher interest rates.
- New variant of term deposit scheme is designed to meet the requirements of a diverse range of customers.

About State Bank of India (SBI):

- Established : 01 July 1955
- HQ : Mumbai, Maharashtra
- Chairman : Dinesh Kumar Khara

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Ques : _____ Partners with India Post Payments Bank to Provide Rural Micro-Entrepreneurs with Credit via Postmen Network

_____ ने ग्रामीण सूक्ष्म उद्यमियों को पोस्टमैन नेटवर्क के माध्यम से ऋण प्रदान करने के लिए इंडिया पोस्ट पेमेंट्स बैंक के साथ साझेदारी की

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

Answer : Option E

Explanation :

- **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.
- **Its aim is** to enhance financial inclusion in underserved regions where traditional banking services are limited.
- **Sudatta Mandal**, Deputy Managing Director of SIDBI, unveiled this innovative approach at the **CII Growth Summit in New Delhi**.

About SIDBI :

- Established : 2 April 1990
- Headquarters : Lucknow, Uttar Pradesh, India
- Chairman & MD : Sivasubramanian Ramann
- The SIDBI is the **apex regulatory body** for overall licensing and regulation of micro, small and medium enterprise finance companies in India.
- It is under the Ministry of Finance, Government of India (GoI) jurisdiction.

Recently signed banking agreements :

- ixigo and AU Small Finance Bank announced the launch of the RuPay variant for its premium co-branded ixigo-AU Small Finance Bank travel credit card, enabling UPI-based payments and rewards.
- NPCI International Payments (NIPL), the international arm of NPCI, signed an agreement with Qatar National Bank (QNB) to launch QRcode-based UPI payments in Qatar.
- Punjab National Bank (PNB) has signed a pact with Steel Authority of India Ltd (SAIL) to provide home loans, car loans, and education loans to SAIL employees at concessional rates.
- Federal Bank, a private sector bank, has entered into a Bancassurance tie-up with Bajaj Allianz Life Insurance, a private life insurer.
- Star Health and Allied Insurance Company Limited, India's largest retail health insurance company announced a strategic corporate agency agreement with Himachal Pradesh State Cooperative Bank (HPSCB), the leading bank of Himachal Pradesh.
- Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive at the BSF Headquarters in Srinagar, Jammu and Kashmir (J&K).
- National Bank for Agriculture and Rural Development (NABARD) and Online PSB Loans Limited have signed an agreement to promote financial inclusion through regional rural banks.
- NPCI International Payments Ltd. (NIPL), in partnership with Network International, a leading digital commerce enabler across the Middle East and Africa, has facilitated the acceptance of QR-codebased Unified Payments Interface (UPI) payments across point-of-sale (POS) terminals in the UAE.
- The Reserve Bank of India (RBI) has joined hands with the Bank for International Settlements (BIS) and central banks of 4 Asean (Association of Southeast Asian Nations) countries to collaborate on Project Nexus - a multilateral international initiative to enable retail cross-border payments.
- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveils Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the colending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.
- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.

- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.

- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM)at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.

**Ques : _____ Introduces Payment Solution Using Bharat QR Code
_____ ने भारत क्यूआर कोड का उपयोग करके भुगतान समाधान पेश 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 :

- **Bandhan Bank** has introduced a payment solution using **Bharat QR Code** for Current and Savings account customers.
- This solution simplifies payments at merchant outlets and provides instant notifications through a small speaker for each transaction.

What is Bharat QR?

- **Bharat QR** is a standardized QR code payment system that allows for seamless transactions across banks for both cardholders and UPI users.
- It aims to promote **digital payments and reduce cash transactions**.

Benefits of Bharat QR for Customers:

- Customers can make payments using **any banking or UPI app**, eliminating the need for debit or credit cards.
- Provides a secure and **faster method** for digital payments.

Benefits for Merchants:

- Merchants of all sizes, from small vendors to large retailers, can benefit from this solution.
- It supports **a wide range of transaction types**, enhancing payment acceptance and customer experience.

About Bandhan Bank :

- Founded : 2015
- Headquarters : Kolkata, West Bengal, India
- MD & CEO : Ratan Kumar Kesh



Ques : Which bank has unveiled a new distribution structure, integrating the physical branch network, digital branch channel and voice channel.

किस बैंक ने भौतिक शाखा नेटवर्क, डिजिटल शाखा चैनल और वॉयस चैनल को एकीकृत करते हुए एक नई वितरण संरचना का अनावरण किया है?

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer : Option E

Explanation :

- **Kotak Mahindra Bank (KMB)** has unveiled a new distribution structure, integrating the physical branch network, digital branch channel (encompassing mobile banking and net banking platforms), and voice channel.
- As part of the new distribution structure, the private sector lender appointed **Pranav Mishra** as the **Head of Distribution**.
- The new distribution structure is aimed at delivering an omnichannel seamless experience for customers across all group products and services.
- It added that the new structure will ensure a seamless experience for customers across all interaction channels by building synergy and improving service delivery.

About Kotak Mahindra Bank :

- Founded: 1985
- Founders: Uday Kotak
- Headquarters: Mumbai, Maharashtra, India
- MD & CEO: Ashok Vaswani

Ques : Who has launched the Skill India Digital Hub (SIDH) portal?
स्किल इंडिया डिजिटल हब (SIDH) पोर्टल किसने लॉन्च किया है?

- (a) Jitendra Singh / जितेंद्र सिंह
- (b) Dharmendra Pradhan / धर्मेंद्र प्रधान
- (c) Amit Shah / अमित शाह
- (d) Arjun Ram Meghwal / अर्जुन राम मेघवाल
- (e) Jayant Chaudhary / जयंत चौधरी

Answer : Option E

Explanation :

- **Jayant Chaudhary, Union Minister of State (Independent Charge)** at the Ministry of Skill Development and Entrepreneurship (MSDE), **launched the Skill India Digital Hub (SIDH) Portal.**
- The portal's primary objective is to ensure beneficiaries have access to complete information about all schemes.
- It aims to enhance transparency and facilitate easier access to skill development opportunities across India.

About SIDH :

- SIDH is integral to India's Digital Public Infrastructure (DPI), a flagship initiative by the Government of India aimed at leveraging digital technologies for skill development
- Its primary goal is to enhance transparency and provide detailed information about government schemes to beneficiaries.
- The portal offers education aligned with industry needs, career opportunities, and support for entrepreneurship, catering to the aspirations of millions of Indians seeking better prospects.

Recently launched Apps/portals:

- Lokpath Mobile App : Chief Minister of Madhya Pradesh, Mohan Yadav has launched to quickly fix road problems that people report within seven days.
- Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN) - Union Minister for Coal and Mines, G Kishan Reddy for providing support of Rs 1,00,000/- (Rupees One Lakh) to the Preliminary examination qualified candidates
- Sangyaan App - Director General of Railway Protection Force (RPF) Manoj Yadava
- Karnataka Bank Limited (KBL), a leading private sector bank launched KBL WISE (Wellness Investments and Savings for Elderly) Senior Citizen Savings Account.
- The government is likely to launch the National Health Claim Exchange (NHCX) — a single portal to submit and process health insurance claims across hospitals in the country — in the next two three months.
- 'Swiggy Pawlice' initiative for finding missing pets : Swiggy
- 'Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan' (PM-SURAJ) : Prime Minister Narendra Modi
- 'Know Your Candidate' (KYC) Chief Election Commissioner Rajiv Kumar
- Bhasha-Net Portal : National Internet Exchange of India (NIXI) and Ministry of Electronics and Information Technology (MeitY)
- Sankalan : Union Minister Amit Shah, Ministry of Home Affairs (MHA)
- Saksham App : Election Commission
- citizens' vigil App : Election Commission

EXAM
Genius

Ques : Which state government's eSwasthya Dham portal is now integrated with the Centre's Ayushman Bharat Digital Mission (ABDM)?

किस राज्य सरकार का ईस्वास्थ्य धाम पोर्टल अब केंद्र के आयुष्मान भारत डिजिटल मिशन (ABDM) के साथ एकीकृत हो गया है?

- (a) Tripura / त्रिपुरा
- (b) Punjab / पंजाब
- (c) Uttarakhand / उत्तराखंड
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Meghalaya / मेघालय

Answer : Option C

Explanation :

- The **Uttarakhand** Government's Department of Health and Family Welfare has **launched** a portal called **eSwasthya Dham**.
- **eSwasthya Dham** portal helps in **monitoring** the **Char Dham Yatra pilgrim's health** parameters. It ensures the smooth journey of pilgrims **visiting Yamunotri, Gangotri, Kedarnath, and Badrinath together** called as the Char Dham Yatra.
- The eSwasthya Dham portal provides a range of benefits to the pilgrims and one of them is the generation of ABHA. Pilgrims can easily create their ABHA 14-digit number at the eSwasthya Dham portal in a couple of minutes.
- Till date, over 65 crore ABHA have already been created. ABHA comes with several benefits for citizens including storing and managing their health records safely. It also allows them to share their health records securely with a doctor anytime and anywhere with their consent.
- Through ABHA citizens can avail several digital health benefits from avoiding the long queues at healthcare facilities for registration to facilitating doctor appointments.

Ques : Roberta Metsola has been elected President of the European Parliament for a second term. She is from which country?

रोबर्टा मेट्सोला को दूसरी बार यूरोपीय संसद का अध्यक्ष चुना गया है। वह किस देश से हैं?

- (a) Russia
- (b) Malta
- (c) Somalia
- (d) UK
- (e) France

Answer : Option B

Explanation :

- **Roberta Metsola** secured broad backing for a new term as **president of the European Parliament**, becoming the **first woman to win a second term as head of the EU assembly**.
- Metsola, a Maltese lawmaker who in 2022 became the first woman in 20 years to head the European Union assembly, is only the second president, after Germany's Martin Schulz, to win another term since the EU Parliament became a directly elected institution in 1979.
- Metsola was approved by a large majority of EU lawmakers to lead the EU assembly for a further two and a half years, with 562 backing her reappointment, out of the 623 that voted.
- She was the first leader of an EU institution to visit Kyiv following Russia's February 2022 invasion, and has consistently backed Ukraine's bid to join the EU.

About European Union (EU)

- Founded: 1 November 1993
- Founders: Germany, France, Italy, Netherlands, Belgium, Luxembourg
- Headquarters – Brussels, Belgium
- Members Country – 27
- President of European Council – Antonion Costa
- President of Commission – Ursula von der Leyen
- President of European Parliament – Roebrrt Metsol

Recent Appointment in different departments :

- Vikram Misri : 35th Foreign Secretary
- Justice Aalia Neelum : Chief Justice of the Lahore High Court (LHC) of Pakistan
- Robert Jerard Ravi : BSNL Chairman and Managing Director (CMD)
- Rajat Sharma : President of News Broadcasters & Digital Association (NBDA)
- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance Minsiter
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dharendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : **President of the Professional Golf Tour of India**
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)

- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board

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

EXAM
Genius

Ques : _____ government bans sale of high caffeine energy drinks near schools.

_____ सरकार ने स्कूलों के पास उच्च कैफीन ऊर्जा पेय की बिक्री पर प्रतिबंध लगा दिया.

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

Answer : Option D

Explanation :

- **Maharashtra Food and Drug Administration (FDA) Minister Dharmarao Baba Atram announced to ban sale of energy drinks with high caffeine content within 500-metre radius of schools.**
- As per the existing rules, caffeine content between 145 ml and 300 ml is allowed in one liter of carbonated or non-carbonated drinks.

About Maharashtra :

- Capital : Mumbai
- CM : Eknath Shinde
- Governor : Ramesh Bais
- National Park : Gugamal National Park, Sanjay Gandhi National Park, Tadoba National Park, Chandoli National Park, Navegaon National Park

Ques : Which state Opens Its First-Ever Bird Gallery ?

किस राज्य ने अपनी पहली पक्षी गैलरी खोली?

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

Answer : Option E

Explanation :

- The research wing of the **Uttarakhand** Forest Department established **Uttarakhand's first bird gallery** at the Nature Education Centre, Jolly Grant, **in Dehradun**.
- This gallery showcases high-resolution images of Uttarakhand's birds, giving visitors an eye-catching display of the state's feathery inhabitants.
- **Uttarakhand** has the **highest number of bird species** reported in India, with over **710 species**, which is **more than 50 percent of the country's bird species**.

About Uttarakhand :

- Capital : Gairsain (summer) Dehradun (winter)
- CM : Pushkar Singh Dhami
- Governor : Gurmit Singh
- National Parks : Ramganga National park, Rajaji National Park, Valley Of Flowers National Park, Nanda Devi National Park, Gangotri National Park, Govind Pashu Vihar National Park

Ques : Who is the author of book titled 'Power Within: The Leadership Legacy of Narendra Modi'?

‘पावर विदिन: द लीडरशिप लेगेसी ऑफ नरेंद्र मोदी’ नामक पुस्तक के लेखक कौन हैं?

- (a) S. Subramanian / एस सुब्रमण्यम
- (b) Dr R Balasubramaniam / डॉ आर बालासुब्रमण्यम
- (c) Amitav Ghosh / अमिताव घोष
- (d) Dr S. Jaishankar / डॉ एस जयशंकर
- (e) Jumpa Lahiri / जम्पा लाहिरी

Answer : Option B

Explanation :

- The Prime Minister, Narendra Modi met **Dr R Balasubramaniam** and signed a copy of his book **‘Power Within: The Leadership Legacy of Narendra Modi’**.
- The book captures **Prime Minister Narendra Modi’s leadership journey** and interprets it through Western and Indic lenses, amalgamating them to provide a roadmap for those who aspire to a life of public service.
- “Power Within” is not just another political biography. It presents a unique analytical framework, examining Prime Minister Modi’s leadership through a dual lens.

Recent Books :

- I have the Streets – R Ashwin & Sidharth Monga
- ‘Gateways to the Sea: Historic Ports and Docks of Mumbai Region’ : Released by Governor of Maharashtra Ramesh Bais
- “The Adventures of Ed-a-Mamma: Ed Finds A Home.” : Alia Bhatt
- India’s Trade Policy; The 1990’s and beyond – Arvind Panagariya
- An Anchored Vision – Karumuttu T Kanan
- India and The Indian Ocean World Trade and Politics – Ashin Das Gupta
- A Fly on the RBI Wall – Alpana Killawala
- The Scam That Shook a Nation: The Nagarwala Scandal – Prakash Patra and Rasheed Kidwai
- “The Winner’s Mindset” : Shane Watson
- Before I forget – M K Raina
- Heavenly Islands of Goa’ : P.S. Sreedharan Pillai
- A Game of Fire – Navdeep Suri & Nanak Singh
- Just a Mercenary?, Notes from My Life and Career – Former RBI head Duvvuri Subbarao
- India — the Road to Renaissance: A Vision and an Agenda : Bhimeswara Challa.
- Code Dependent: Living in the Shadow of AI : Indian-British journalist Madhumita Murgia
- The Idea of Democracy : Sam Pitroda
- Booker Prize-winning author Salman Rushdie’s memoir "Knife" : Salman Rushdie
- Maker of Goa: The Untold Story of Pratap Singh Rane : Vijayadevi Rane (Pratap’s wife)
- The Law and Spirituality: Reconnecting the Bond : Raman Mittal and Dr. Seema Singh
- I Can Coach – Siddharth Rajsekar
- The Idea of Democracy – Sam Pitroda
- From A Car Shed To The Corner Room & Beyond – S Raman
- The Man Who Lost India – Meghna Pant • Conspiracy to oust me from the Presidency – Gotabaya Rajapaksa
- The Gems of Indian Art – Harish Khullar

Ques : Shaurya Bawa, who was recently seen in news, is related to which sports?

शौर्य बावा, जिन्हें हाल ही में खबरों में देखा गया था, किस खेल से संबंधित हैं?

- (a) Tennis / टेनिस
- (b) Shotput / शॉटपुट
- (c) Squash / स्क्वैश
- (d) Wushu / वुशु
- (e) Archery / तीरंदाजी

Answer : Option C

Explanation :

- India's **Shaurya Bawa** signed off with a **bronze medal** after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the **World Junior Squash Championships in Houston**.
- Bawa lost 5-11 5-11 9-11 to last year's runner-up Zakaria in a thrilling 41-minute semifinal contest.
- Bawa is only the second Indian male after Kush Kumar (in 2014) to reach the World Junior semifinals.

SPORTS NEWS :

- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun

Mannepalli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India

- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.

- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia, with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.

IMPORTANT ONE – LINER Current Affairs

- **Bihar** has **appointed** a **Manvi Madhu Kashyap**, a **transgender** as a **police sub-inspector** for the first time.
- **Uttar Pradesh Chief Minister** **Yogi Adityanath** **announced** in Lucknow that the State would be **exporting 40 tonnes of mangoes** to **Japan and Malaysia**. He was inaugurating the **Uttar Pradesh Mango Festival 2024** at Awadh Shilp Gram.
- The **Indian Council of Agricultural Research (ICAR)** is set to launch its new initiative, '**One Scientist-One Product**'. This program aims to enhance research in agriculture and animal husbandry by assigning a specific product to each scientist.
- **Nallathamby Kalaiselvi**, the first woman **Director General** of the **Council of Scientific and Industrial Research (CSIR)**, was granted a two-year extension in service.
- Former Chief Secretary of Maharashtra, **Manoj Saunik** has been **appointed** as the **Chairman of the Maharashtra Real Estate Regulatory Authority (MahaRERA)**.
- Minister of State for Science and Technology, Dr. Jitendra Singh has inaugurated **Asia's first health research-related "Pre-clinical Network facility"** at the Translational Health Science & Technology Institute" (THSTI), Faridabad.
- The Centre has **strengthened** the **authority of the Lieutenant Governor (LG)** of Jammu and Kashmir through **amendments** to the **Jammu and Kashmir Reorganization Act, 2019**.
- The Indian Newspaper Society announced the **inauguration of INS Towers, B-Wing**, located in Bandra Kurla Complex (BKC), **Mumbai**.
- **Prince Harry** Receives **Pat Tillman Award 2024** For Service at the **Excellence in Sports Performance Yearly (ESPY)**.

**Ques : _____ Amends REIT and InvIT Rules.
_____ ने REIT और InvIT नियमों में संशोधन किया**

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

Answer : Option D

Explanation :

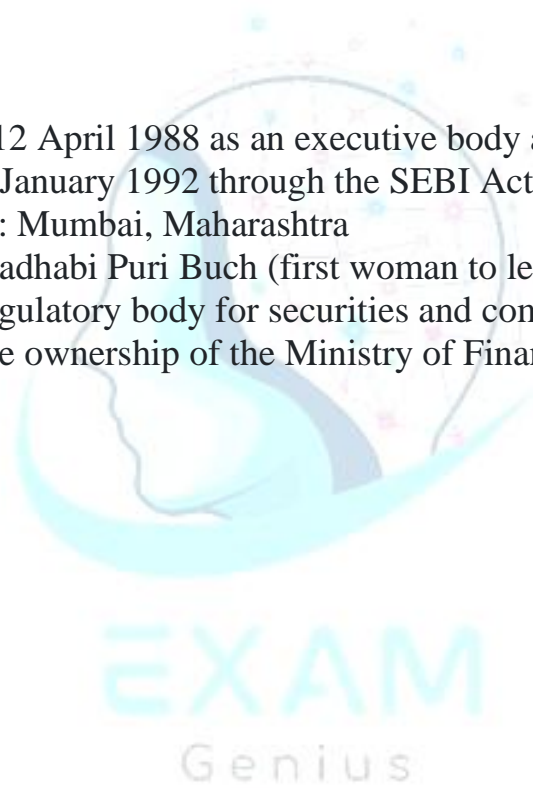
- **Securities and Exchange Board of India (SEBI)** came out with a framework for a unit-based employment benefit scheme for investment trusts -**Real Estate Investment Trusts (REITs)** and **Infrastructure Investment Trusts (InvITs)**.
- Under the framework, SEBI has prescribed the manner of the implementation of the scheme through a trust, the manner of receiving units by the employee benefit trust and the manner of allotment of units to the employee benefit trust by REIT & InvIT.
- The unit-based employee benefit scheme resembles an employee unit option scheme.
- Employee unit option scheme refers to a scheme under which the investment manager grants unit options to its employees through an employee benefit trust.
- The implementation of the scheme would be done through a separate **Employee Benefit Trust (EB Trust)** which can be created by the manager of a REIT or the investment manager of InvIT.
- The manager or investment manager can receive units of the REIT/InvIT in lieu of management fees to facilitate unit-based employee benefits.

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- The EB trust would not undertake any transfer or sale of units of REIT/InvIT held by it except for providing unit-based benefits to the employees of the manager or investment manager.
- The trustee of the EB Trust would not be eligible to vote on account of the units of the REIT/InvIT held by it.
- REITs comprise **commercial real estate assets leased out for income**, while InvITs hold infrastructure assets like **highways**, catering to investor interest in stable returns and capital appreciation.

About SEBI :

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



Ques : _____ approved USD 240.5 million in loans for rooftop solar system in India

_____ ने भारत में छत पर सौर प्रणाली के लिए 240.5 मिलियन अमेरिकी डॉलर के ऋण को मंजूरी दी

- (a) WHO
- (b) IMF
- (c) ADB
- (d) UNDP
- (e) None of these

Answer : Option C

Explanation :

- The **Asian Development Bank (ADB)** has **sanctioned** a **loan** of **\$240.5 million** to **fund rooftop solar systems in India**, bolstering the nation's **renewable energy expansion** efforts.
- This financing will support the **second and third tranches** of the **Multitranche Financing Facility (MFF) Solar Rooftop Investment Program**, initially approved by ADB in 2016.
- In 2023, the program was restructured to concentrate on deploying residential solar rooftop systems.
- India aims to achieve about 50 per cent of cumulative electric power installed capacity from non-fossil fuel energy sources by 2030, which is in line with its global commitments to reduce carbon emissions.
- The initiative supports India's Prime Minister's Surya Ghar program, promoting widespread adoption of rooftop solar installations.

About ADB :

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

Recent Loan approved by ADB :

- India and ADB sign \$170 million to strengthen pandemic preparedness and response
- India and ADB sign \$181 million to improve livability, mobility in Ahmedabad
- India and ADB sign \$200 million loan to tackle flood and erosion risk along Brahmaputra River
- India signed an MoU with ADB \$250 million for Delhi-Meerut RRTS
- India and ADB sign \$250 million loan for Industrial Corridor Development in India
- India, ADB signed \$200 million loan agreement for Uttarakhand power system project

Ques : K Paul Thomas has been appointed as the MD & CEO of which bank for three years?

के पॉल थॉमस को तीन साल के लिए किस बैंक का एमडी और सीईओ नियुक्त किया गया है?

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

Answer : Option E

Explanation :

- **ESAF Small Finance Bank** has **received** Reserve Bank of India's (RBI's) nod for **re-appointment** of **K Paul Thomas** as its **Managing Director & CEO** for another three years.
- This approval was communicated via the RBI's letter dated May 16, 2024, granted under the Banking Regulation Act, 1949.
- Additionally, Paul Thomas is the Chairman of the Board of Sa-Dhan, the association of microfinance and impact finance institutions.

About ESAF Small Finance Bank :

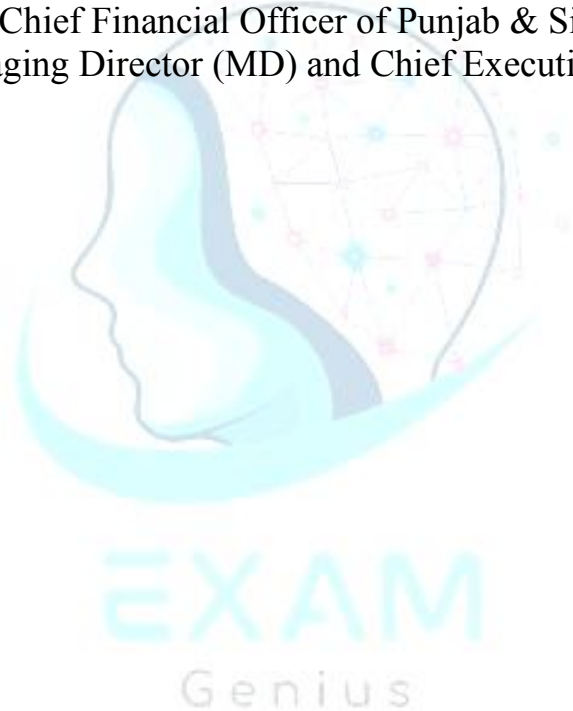
- Founded- 10 March 2017
- Founders- Paul Thomas, Mereena Paul, Jacob Samuel
- Headquarters– Thrissur, Kerala
- MD & CEO – Paul Thomas K
- Chairperson – P R Ravi Mohan

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Recent Appointment in Banking & Insurance Sector :

- Arun Bansal : Managing Director (MD) and Chief Executive Officer (CEO) of Paytm Payments Bank
- Ratan Kumar Kesh : interim MD and CEO of Bandhan Bank
- Siddhartha Mohanty : Life Insurance Corporation of India (LIC) has re-designated as managing director (MD) and chief executive officer (CEO).
- Charulatha S. Kar : Executive Directors of Reserve Bank of India (RBI)
- Challa Sreenivasulu Setty : chairman of State Bank of India (SBI)
- Rushabh Gandhi : Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance
- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company
- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank
- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.

- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital



Ques : _____ Completed Migration of Citibank Customers to its Platform

_____ ने सिटीबैंक के ग्राहकों का अपने प्लेटफॉर्म पर स्थानांतरण पूरा कर लिया

- (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 officially completed Citibank's credit card portfolio migration** to its banking platform.
- This transition includes all credit card relationships and the existing Citibank credit cards will be mapped to new Axis Bank products.
- Axis Bank acquired Citibank India's consumer businesses for Rs 11,603 crore in March 2023, adding 2.4 million Citi customers and Rs 39,900 crore in deposits via this acquisition.

About Axis Bank :

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

Ques : _____ Penalizes Bajaj Finance with Rs 2 Crore and Aegon Life with Rs 1 Crore for Norm Violations

_____ ने मानदंडों के उल्लंघन के लिए बजाज फाइनेंस पर 2 करोड़ रुपये और एगॉन लाइफ पर 1 करोड़ रुपये का जुर्माना लगाया

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

Answer : Option C

Explanation :

- The **Insurance Regulatory and Development Authority of India (IRDAI)** has **imposed a penalty of Rs 2 crore on Bajaj Finance**, citing violations of norms.
- The IRDAI has fined Bajaj Finance Rs 1 crore concerning the reconciliation of commission and professional fees received and reported to the authority.
- An additional penalty of Rs 1 crore was imposed concerning the maintenance of records of customer documentation.
- **Additionally, IRDAI has imposed a penalty of Rs 1 crore on Aegon Life Insurance (now known as Bandhan Life)** for violating certain provisions under the Anti-Money Laundering (AML) Master Circular, which shall be remitted within 45 days from the date of the order.

About IRDAI :

- Established : 1999
- Headquarters : Hyderabad, Telangana
- Chairperson : Debasish Panda
- The IRDAI is a statutory body under the jurisdiction of the Ministry of Finance (MoF), Government of India (GoI) and is tasked with regulating and licensing the insurance and reinsurance industries in India.

About Bajaj Finance:

- Founded: 25 March 1987
- Headquarters: Pune, Maharashtra, India
- CEO: Rajeev Jain
- Type: Indian non-banking financial company (NBFC)

About Bandhan Life Insurance (formerly Aegon Life):

- Founded: 2008
- Headquarters: Mumbai, Maharashtra, India
- MD & CEO: Satishwar Balakrishnan
- Type: Indian life insurance company offering individual and group insurance online and offline

Ques : Which insurance company has partnered with IDFC First Bank to Boost Bancassurance in July 2024?

किस बीमा कंपनी ने जुलाई 2024 में बैंकाश्योरेंस को बढ़ावा देने के लिए आईडीएफसी फर्स्ट बैंक के साथ साझेदारी की है?

- (a) Bharti AXA General Insurance / भारती एक्सा जनरल इंश्योरेंस
- (b) ICICI Lombard General Insurance / आईसीआईसीआई लोम्बार्ड जनरल इंश्योरेंस
- (c) Life Insurance Corporation of India / भारतीय जीवन बीमा निगम
- (d) Universal Sompo General Insurance / यूनिवर्सल सोम्पो जनरल इंश्योरेंस
- (e) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस

Answer: Option C

Explanation :

- In a strategic **move to enhance bancassurance** and pursue its **mission to provide life insurance coverage to all by 2047**, the **Life Insurance Corporation of India (LIC)** has **entered** into a Corporate Agency **Arrangement** with **IDFC First Bank Ltd.**, one of the country's most technologically advanced and promising banks.
- This collaboration will benefit over 1 crore customers of IDFC First Bank, who will now have the convenience of purchasing LIC policies through the bank.
- The initiative to facilitate digital onboarding is already underway. Once the development phase is complete, customers will be able to buy LIC policies online by visiting IDFC First Bank's website.
- Given that over 95% of the bank's transactions occur online, this integration promises a seamless and comprehensive solution for customers' varied life insurance needs.

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About Life Insurance Corporation of India (LIC) :

- Founded – 1 September 1956
- Headquarters – Mumbai, Maharashtra
- Chairperson – Siddharth Mohanty

Recently signed banking agreements :

- The Small Industries Development Bank of India (SIDBI) has partnered with India Post Payments Bank (IPPB) to use the extensive network of postmen for providing credit to micro-entrepreneurs in rural areas.
- ixigo and AU Small Finance Bank announced the launch of the RuPay variant for its premium co-branded ixigo-AU Small Finance Bank travel credit card, enabling UPI-based payments and rewards.
- NPCI International Payments (NIPL), the international arm of NPCI, signed an agreement with Qatar National Bank (QNB) to launch QRcode-based UPI payments in Qatar.
- Punjab National Bank (PNB) has signed a pact with Steel Authority of India Ltd (SAIL) to provide home loans, car loans, and education loans to SAIL employees at concessional rates.
- Federal Bank, a private sector bank, has entered into a Bancassurance tie-up with Bajaj Allianz Life Insurance, a private life insurer.
- Star Health and Allied Insurance Company Limited, India's largest retail health insurance company announced a strategic corporate agency agreement with Himachal Pradesh State Cooperative Bank (HPSCB), the leading bank of Himachal Pradesh.
- Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive at the BSF Headquarters in Srinagar, Jammu and Kashmir (J&K).
- National Bank for Agriculture and Rural Development (NABARD) and Online PSB Loans Limited have signed an agreement to promote financial inclusion through regional rural banks.
- NPCI International Payments Ltd. (NIPL), in partnership with Network International, a leading digital commerce enabler across the Middle East and Africa, has facilitated the acceptance of QR-codebased Unified Payments Interface (UPI) payments across point-of-sale (POS) terminals in the UAE.
- The Reserve Bank of India (RBI) has joined hands with the Bank for International Settlements (BIS) and central banks of 4 Asean (Association of Southeast Asian Nations) countries to collaborate on Project Nexus - a multilateral international initiative to enable retail cross-border payments.

- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveil Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the co-lending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.
- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.

- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM)at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.

Ques : Which state government has launched the Mukhyamantri Yuva Karya Prashikshan Yojana (Chief Minister Youth Work Training Scheme)?

किस राज्य सरकार ने मुख्यमंत्री युवा कार्य प्रशिक्षण योजना (मुख्यमंत्री युवा कार्य प्रशिक्षण योजना) शुरू की है

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

Answer : Option D

Explanation :

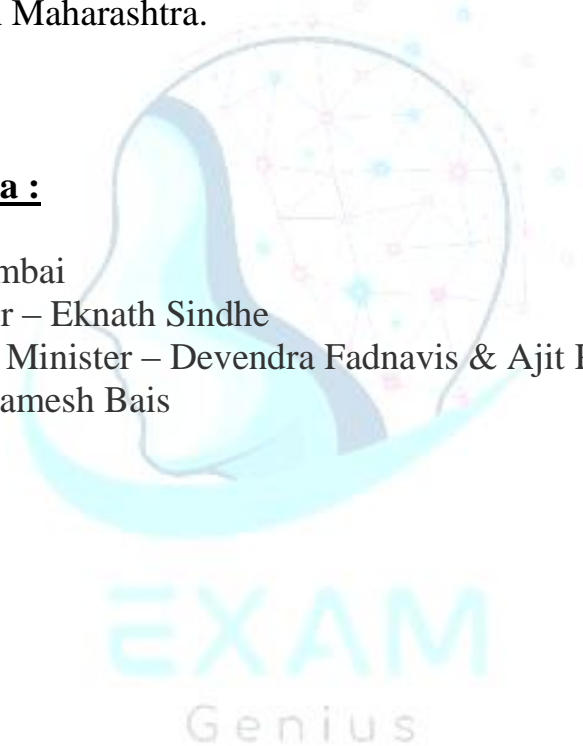
- The Government of **Maharashtra** has unveiled the **Mukhyamantri Yuva Karya Prashikshan Yojana (Chief Minister Youth Work Training Scheme)** aiming to **provide valuable internship opportunities**, equipping **young individuals** with **essential skills and enhancing their employability** in a competitive job market.
- The government has made provision of **Rs.5,500 crore** for the **scheme**.
- Candidates aged between **18 to 35 years** and residing in Maharashtra are eligible to apply under the scheme.
- Minimum educational qualifications range from 12th pass to post-graduation, ensuring a broad spectrum of youth can benefit from practical training opportunities.
- Industries and establishments operating within Maharashtra, registered with the Department of Skills, Employment, Entrepreneurship and Innovation, are also encouraged to participate.

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- **Key features** of the scheme include a **six-month internship duration** and a **stipend structure designed** to support interns **based on** their **educational qualifications**.
- Interns will receive **monthly stipends** through **Direct Benefit Transfer (DBT)**.
- For the **12th pass**, a stipend of **Rs.6,000** is allotted, and for **ITI/Diploma – Rs.8,000** and **degree/post-graduation – Rs.10,000** will be offered.
- The scheme is expected to not only empower the youth with practical skills but also foster entrepreneurship and innovation across various sectors within Maharashtra.

About Maharashtra :

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



Ques : University Grants Commission (UGC) established in which year ?

विश्वविद्यालय अनुदान आयोग (यूजीसी) की स्थापना किस वर्ष हुई?

- (a) 1956
- (b) 1856
- (c) 1756
- (d) 1751
- (e) 1998

Answer : Option A

Explanation :

- Ministry of Education and the University Grants Commission (UGC) recently unveiled the **ASMITA Project**, aimed at bolstering the availability of educational resources in Indian languages.
- Aim is to produce 1,000 books in 22 languages within five years, resulting in 22,000 books in Bharatiya Bhasha.
- The commission aims to produce 1,800 textbooks covering Arts, Science and Commerce streams by June 2025.
- As many as 13 nodal universities have been identified to lead this project along with member universities from various regions.
- Besides, the ministry also launched Bahubhasha Shabdakosh, a multilanguage dictionary of Indian languages.
- This initiative will be developed by the Central Institute of Indian Languages (CIIL) in collaboration with the Bharatiya Bhasha Samiti.

About University Grants Commission (UGC) :

- Established : 28 December 1956
- HQ : New Delhi
- Chairman : Mamidala Jagadesh Kumar

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Ques : Who has been named sub-regional representative for South Asia by the Asian Paralympic Committee (APC)?

एशियाई पैरालंपिक समिति (APC) ने दक्षिण एशिया के लिए उपक्षेत्रीय प्रतिनिधि कि से नियुक्त किया है?

- (a) Avani Lekhara / अवनि लेखरा
- (b) Devendra Jhajharia / देवेंद्र झाझरिया
- (c) Deepa Malik / दीपा मलिक
- (d) Devika Malik / देविका मलिक
- (e) Arunima Sinha / अरुणिमा सिन्हा

Answer : Option C

Explanation :

- India's **first woman Paralympic medallist Deepa Malik** has been named **sub-regional representative for South Asia** by the **Asian Paralympic Committee (APC)**.
- This appointment, which was confirmed during the 34th Executive Board meeting of the APC, signifies a significant step forward for gender diversity and athlete-centric leadership in para-sports.
- The former Paralympic Committee of India chief's appointment brings the number of female representatives on the APC Executive Board to five, making it the highest female representation on the board in the history of the organization.

About Asian Paralympics Committee :

- Formation- 30 October 2002
- Headquarters – Dubai, UAE
- Members – 45
- President – Majid Rashad

Recent Appointment in different departments :

- Roberta Metsola : President of the European Parliament
- Vikram Misri : 35th Foreign Secretary
- Justice Aalia Neelum : Chief Justice of the Lahore High Court (LHC) of Pakistan
- Robert Jerard Ravi : BSNL Chairman and Managing Director (CMD)
- Rajat Sharma : President of News Broadcasters & Digital Association (NBDA)
- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance Minister
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dharendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : President of the Professional Golf Tour of India
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakar Rao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)

- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)

Ques : Who has been appointed as the Co-Chair of Global CEO Climate Leaders Alliance?

ग्लोबल सीईओ क्लाइमेट लीडर्स अलायंस का सहअध्यक्ष किसे नियुक्त किया गया है?

- (a) Inder Pal Singh Bindra / इंद्रपाल सिंह बिंद्रा
- (b) Sumant Sinha / सुमंत सिन्हा
- (c) Pradeep Singh Kharola / प्रदीप सिंह खरोला
- (d) Jetha Ahir / जेठा अहीर
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- **Chairman and CEO of ReNew Energy Global PLC, Sumant Sinha** has been appointed as **co-chair** of the Alliance of **CEO Climate Leaders worldwide**.
- He has been serving as Co-Chair of the India chapter of the Alliance since 2022.

About Climate Leaders Alliance :

- Founded by World Economic Forum (WEF): Launched in 2014, the Alliance of CEO Climate Leaders is the largest CEO-led climate alliance globally.
- Purpose: To create a powerful network of business leaders committed to climate action.
- Comprises 130 CEOs from 12 industries across 26 countries.
- Represents USD 4 trillion in revenues and 5.2 Gigatonnes (GT) of carbon emissions, approximately 10% of global emissions.

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Ques : Skill India Mission launched in which year ?

स्किल इंडिया मिशन किस वर्ष शुरू किया गया?

- (a) 2015
- (b) 2016
- (c) 2012
- (d) 2013
- (e) 2014

Answer : Option A

Eplanation :

- The **Ministry of Skill Development and Entrepreneurship (MSDE)**, Government of India (GoI) commemorated the **10th anniversary** of the **Skill India Mission** on **15th July, 2024**.
- Union Minister of State (MoS) (Independent Charge) Jayant Chaudhary attended an open house dialogue, “Kaushal Samwaad” organised by MSDE, to celebrate World Youth Skills Day (WYSD).
- During the event, Atul Tiwari highlighted that over 1.40 crore youth under Pradhan Mantri Kaushal Vikas Yojana (PMKVY) have been trained and over 33 lakh candidates have engaged as apprentices

About Skill India Mission:

- Launched : 2015
- Aim : To create and implement comprehensive skill development training programmes that would help to bridge the gap between industry demands and skill requirements
- Achievement : Skill India Mission has trained 1.4 crore youth, upskilled and reskilled 54 lakh youth and established 3000 new ITIs

Ques : Where is the headquarter of Indian Oil ?

इंडियन ऑयल का मुख्यालय कहाँ है?

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

Answer : Option B

Explanation :

- India's top oil firm **IndianOil** has started **producing fuel** used in **adrenaline-pumping motor** racing and dispatched **its maiden consignment**.
- The **firm's refinery at Paradip in Odisha** has started producing **STORM-X - a high-octane petrol** specifically formulated **for racing cars**.
- IOC, the country's largest oil firm controlling roughly 40 percent of fuel market share, will be the first Indian company and only a handful globally to produce fuel used in F1 racing.
- IOC has partnered with Madras Motor Sports Club to supply STORM-X for the 3rd and 4th rounds of the Indian National Racing Championship at Madras International Circuit in the 2024 season.
- A total of 55 barrels of STORM-X were dispatched for the 3rd round at the launch ceremony.

About Indian Oil :

- Established : 30 June 1959
- HQ : New Delhi
- CMD : Shrikant Madhav Vaidya

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Ques : How many athletes from India will participate in the upcoming Paris Olympics 2024 to be held from 26 July to 11 August?

26 जुलाई से 11 अगस्त तक होने वाले आगामी पेरिस ओलंपिक 2024 में भारत के कितने एथलीट भाग लेंगे?

- (a) 195
- (b) 117
- (c) 140
- (d) 57
- (e) 114

Answer : Option B

Explanation :

- India's final contingent for the **upcoming Paris Olympics** has been approved by the sports ministry. The contingent will have **117 athletes accompanied by 140 support staff and officials**.
- The games will begin from **26th July to 11th August**.
- Athletics will make for the biggest group in the contingent with 29 names followed by shooting 21 and hockey 19.
- Table tennis will be represented by eight players while Badminton will feature seven competitors, including two-time Olympic medallist P. V. Sindhu.
- Wrestling, Archery and Boxing will have six representatives each, followed by Golf four and Tennis three.
- Two each in Swimming and Sailing and one each for Equestrian, Judo, Rowing and Weightlifting is part of the contingent.

SPORTS NEWS :

- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Mannepilli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian

contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.

- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.

- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.
- Mariyappan Thangavelu clinched his maiden gold medal at the World Para Athletics by leaping 1.88m in the men's T63 high jump event.

Ques : Nelson Mandela International Day is observed on every year on which day?

नेल्सन मंडेला अंतर्राष्ट्रीय दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option D

Explanation :

- **Nelson Mandela International Day** is observed on **July 18** every year to celebrate the life and legacy of Nelson Mandela, the first black president of South Africa.
- Mandela was elected South Africa's first democratically elected President on May 10, 1994. He is referred to as the 'Father of the Nation' in South Africa.
- **Theme 2024** – Combatting poverty and inequality is in our hands.
- Nelson Mandela International Day was officially declared by the United Nations in 2009.
- The United Nations General Assembly adopted resolution A/RES/64/13, which marked July 18 as Nelson Mandela International Day to recognise his contribution to peace and culture. The first Mandela Day was held on July 18, 2010.

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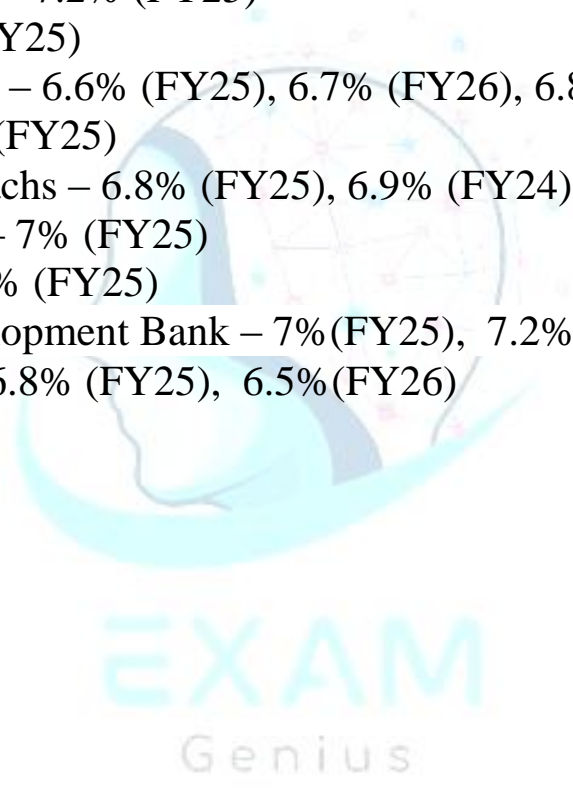
Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day

Static Banking Awareness Terms Recently in News :

Updated GDP List :

- IMF – 7% (FY25), 6.5% (FY26)
- NCAER – 7.5% (FY25)
- S&P – 6.8% (FY25), 6.9% (FY26), 7% (FY27)
- Fitch Rating – 7.2% (FY25)
- CII – 8% (FY25)
- World Bank – 6.6% (FY25), 6.7% (FY26), 6.8% (FY27)
- RBI – 7.2% (FY25)
- Goldman Sachs – 6.8% (FY25), 6.9% (FY24)
- DBS Bank – 7% (FY25)
- ICRA – 6.5% (FY25)
- Asian Development Bank – 7% (FY25), 7.2% (FY26)
- Moody's – 6.8% (FY25), 6.5% (FY26)



IMPORTANT ONE – LINER Current Affairs

- The **South Indian Bank Limited** has named **Dolphy Jose** as the Whole-time **Director (Executive Director)** of the Bank.
- **Coca-Cola India**, in collaboration with **agri solutions** provider **Gram Unnati** has announced the launch of “**Project Mango Unnati.**” The initiative aims to revolutionise sustainable mango cultivation in Karnataka, focusing on the **Alphonso and Totapuri varieties**.
- **India** Shines at **35th International Biology Olympiad 2024** in Kazakhstan. The Indian team achieved remarkable success, with **one** student winning a **GOLD medal** and **three** students securing **SILVER medals**.
- Union Minister for the Development of the North East Region Jyotiraditya Scindia **launched** the **North East Region Agri Commodity E-Connect (NERACE)** designed to benefit the farmers of the region and help position it as a hub of high-value horticultural products in the international market.
- Union Home Minister **Amit Shah** will officially **launch MANAS**, India’s first-ever national **toll-free telephonic helpline** dedicated to addressing narcotics crimes and related issues.
- Global travel tech firm **FlixBus** has entered into a strategic **partnership** with fintech major **Paytm**, aimed at expanding its distribution network and **enhancing its reach in the travel industry**.

Ques : _____ Secures Rs 5,000 Crore Through 10-Year Infrastructure Bonds

_____ ने 10-वर्षीय इंफ्रास्ट्रक्चर बांड के माध्यम से 5,000 करोड़ रुपये सुरक्षित किए

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

Answer : Option C

Explanation :

- **Bank of India (BoI)** has raised **Rs 5,000 crore** at a **coupon rate of 7.54%** through 10-year infrastructure bonds.
- The issue had a base size of **Rs 2,000 crore**, and a **green shoe option of Rs 3,000 crore**.
- The proceeds of the issue will be utilised by the bank for funding long-term projects in infrastructure sub sectors and affordable housing in accordance with the Reserve Bank of India (RBI) guidelines.
- The bank received 127 bids amounting to Rs 15,318 crore out of which it kept 57 bids worth Rs 5,000 crore.

About Infrastructure Bonds :

- Infrastructure bonds have a tenor of at least 7 years and the proceeds are utilised by banks to fund long-term infrastructure projects.
- Banks benefit from infrastructure bonds because they do not incur regulatory reserve requirements such as the statutory liquidity ratio (SLR) and cash reserve ratio (CRR), allowing them to optimise their liquidity management strategies effectively.

Ques : Arka Fincap signs co-lending partnership with _____ for MSME loans

अरका फिनकैप ने एमएसएमई ऋण के लिए _____ के साथ सह-उधार साझेदारी पर हस्ताक्षर किए

- (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 :

- **Arka Fincap Limited**, an NBFC and part of the Kirloskar Group, has a colending agreement with **the Central Bank of India**.
- With this agreement, Arka will be able to offer loans to MSMEs at affordable rates, expand their presence across India, and continue to provide ease and a great experience to their clients.

About Central Bank of India :

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

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Recently signed banking agreements :

- Life Insurance Corporation of India (LIC) has entered into a Corporate Agency Arrangement with IDFC First Bank Ltd. to Boost Bancassurance.
- The Small Industries Development Bank of India (SIDBI) has partnered with India Post Payments Bank (IPPB) to use the extensive network of postmen for providing credit to micro-entrepreneurs in rural areas.
- ixigo and AU Small Finance Bank announced the launch of the RuPay variant for its premium co-branded ixigo-AU Small Finance Bank travel credit card, enabling UPI-based payments and rewards.
- NPCI International Payments (NIPL), the international arm of NPCI, signed an agreement with Qatar National Bank (QNB) to launch QRcode-based UPI payments in Qatar.
- Punjab National Bank (PNB) has signed a pact with Steel Authority of India Ltd (SAIL) to provide home loans, car loans, and education loans to SAIL employees at concessional rates.
- Federal Bank, a private sector bank, has entered into a Bancassurance tie-up with Bajaj Allianz Life Insurance, a private life insurer.
- Star Health and Allied Insurance Company Limited, India's largest retail health insurance company announced a strategic corporate agency agreement with Himachal Pradesh State Cooperative Bank (HPSCB), the leading bank of Himachal Pradesh.
- Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive at the BSF Headquarters in Srinagar, Jammu and Kashmir (J&K).
- National Bank for Agriculture and Rural Development (NABARD) and Online PSB Loans Limited have signed an agreement to promote financial inclusion through regional rural banks.
- NPCI International Payments Ltd. (NIPL), in partnership with Network International, a leading digital commerce enabler across the Middle East and Africa, has facilitated the acceptance of QR-codebased Unified Payments Interface (UPI) payments across point-of-sale (POS) terminals in the UAE.
- The Reserve Bank of India (RBI) has joined hands with the Bank for International Settlements (BIS) and central banks of 4 Asean (Association of Southeast Asian Nations) countries to collaborate on Project Nexus - a multilateral international initiative to enable retail cross-border payments.
- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveils Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the colending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host

of facilities including free insurance cover.

- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.

- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM)at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.

Ques : _____ Data Reveals \$3 Billion Increase in Non-Resident Indian Deposits for April-May FY25

_____ के डेटा से पता चलता है कि अप्रैल-मई FY25 के लिए अनिवासी भारतीय जमा में \$3 बिलियन की वृद्धि हुई है

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

Answer : Option B

Explanation :

- According to the data released by the Reserve Bank of India (RBI), Overseas Indians deposited close to \$3 billion in non-resident Indian (NRI) deposit schemes in April-May FY25, which is over four times higher than the amount deposited in these schemes in the same period last year.
- In April-May FY25, inflows into the NRI schemes stood at \$2.72 billion, compared to \$623 million during the same period a year ago.
- With this, the total outstanding NRI deposits as of May stood at \$154.72 billion.

Types of NRI Deposit Schemes:

- Foreign Currency Non-Resident (FCNR) Deposits
- Non-Resident External (NRE) Deposits
- Non-Resident Ordinary (NRO) Deposits

Ques : FICCI's Economic Outlook Survey projects an annual GDP growth for 2024–25 at what percent?

जुलाई 2024 में, FICCI के आर्थिक आउटलुक सर्वेक्षण में 2024-

25 के लिए वार्षिक जीडीपी वृद्धि कितने प्रतिशत रहने का अनुमान लगाया गया है?

- (a) 7.0%
- (b) 7.1%
- (c) 7.2%
- (d) 7.3%
- (e) 7.4%

Answer : Option A

Explanation :

- The latest round of **FICCI's Economic Outlook Survey** projects an annual median **GDP growth for 2024–25 at 7.0%**, with estimates ranging from 6.6% to 7.5%.
- Despite ongoing challenges, India's economic growth remains strong, positioning it among the fastest-growing economies globally.
- The median growth forecast for agriculture and allied activities is set at 3.7 percent for 2024-25, marking an improvement from the 1.4 percent growth seen in the previous fiscal year.
- With the withdrawal of the El Niño effect and the IMD's prediction of a normal southwest monsoon, economists contributing to the FICCI survey expect stable kharif production.

About FICCI :

- Established : 1927
- Headquarters : New Delhi, Delhi, India
- Secretary General : Shailesh K Pathak
- FICCI is a non-governmental trade association and advocacy group based in India.

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Ques : When is National Payments Corporation of India (NPCI) established ?

नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (NPCI) की स्थापना कब हुई?

- (a) 2004
- (b) 2005
- (c) 2006
- (d) 2007
- (e) 2008

Answer : Option E

Explanation :

- **Fintech startup TechFini has received final certification from the National Payments Corporation of India (NPCI) to operate as a Unified Payments Interface (UPI)-base**
- This approval enables it to **function as a UPI issuer 2.0, UPI acquirer 2.0**, issuer and acquirer of credit lines on UPI, and enabler of RuPay credit cards, among others.
- In June, UPI-based transactions reached over Rs 20 lakh crore in value, a 49% year-on-year increase, according to NPCI data. The transaction volume for the same month stood at 13,885.1 million.

About National Payments Corporation of India (NPCI) :

- Established : 2008
- HQ : Mumbai, Maharashtra
- CEO & MD : Dilip Asbe
- Non Executive Chairman : Ajay Kumar Choudhary

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Ques : Which Bank Partners with Inspire Institute of Sport to Introduce 'Wrestle for Glory' program ?

'रेसल फॉर ग्लोरी' कार्यक्रम शुरू करने के लिए किस बैंक ने इंस्पायर इंस्टीट्यूट ऑफ स्पोर्ट के साथ साझेदारी की है?

- (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 C

Explanation :

- **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.
- **Its aim is** to empower 50 talented female wrestling athletes from across the country and provide them with coaching at the esteemed IIS facility on fully-funded scholarships.

'IndusInd For Sports' Initiative:

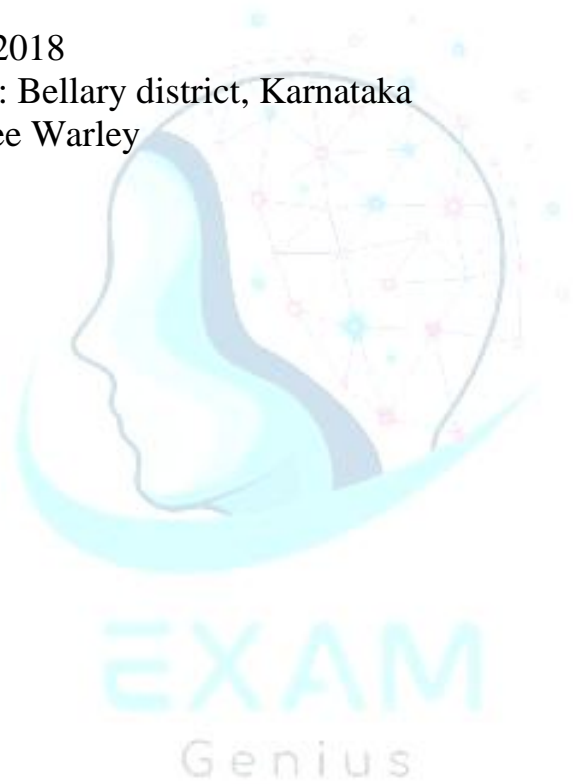
- **Established:** The program is part of the 'IndusInd For Sports' initiative, a non-banking sports vertical established in **2016**.
- The initiative focuses on diversity, differentiation, and domination, aiming to excite, educate, and engage stakeholders through sports.

About IndusInd Bank :

- Founded : April 1994
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Sumant Kathpalia.
- Tagline : We Make You Feel Richer

About Inspire Institute of Sport :

- Established : 2018
- Headquarters : Bellary district, Karnataka
- CEO : Rushdee Warley



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Ques : Who launches NE-RACE portal, mobile app for farmers in northeast ?

पूर्वोत्तर में किसानों के लिए NE-RACE पोर्टल, मोबाइल ऐप किसने लॉन्च किया?

- (a) Narendra Modi / नरेंद्र मोदी
- (b) Jyotiraditya Scindia / ज्योतिरादित्य सिंधिया
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Jagdeep Dhankhar / जगदीप धनखड़

Answer : Option B

Explanation :

- **Union Minister for the Development of the North East Region Jyotiraditya Scindia launched the North East Region Agri Commodity E-Connect (NERACE)** designed to benefit the farmers of the region and help position it as a hub of **high-value horticultural products** in the **international market**.
- The **NERACE app** is intended to **support agricultural and horticultural products** such as spices, fruits, vegetables, pulses, cereals, and minor forest products.
- Furthermore, the NE-RACE App is designed to promote Northeast as a reliable partner in the international agricultural value chain.

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Recently launched Apps/portals:

- eSwasthya Dham portal : Uttarakhand Government's Department of Health and Family Welfare
- Skill India Digital Hub (SIDH) Portal : Jayant Chaudhary, Union Minister of State (Independent Charge)
- Lokpath Mobile App : Chief Minister of Madhya Pradesh, Mohan Yadav has launched to quickly fix road problems that people report within seven days.
- Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN) - Union Minister for Coal and Mines, G Kishan Reddy for providing support of Rs 1,00,000/- (Rupees One Lakh) to the Preliminary examination qualified candidates
- Sangyaan App - Director General of Railway Protection Force (RPF) Manoj Yadava
- Karnataka Bank Limited (KBL), a leading private sector bank launched KBL WISE (Wellness Investments and Savings for Elderly) Senior Citizen Savings Account.
- The government is likely to launch the National Health Claim Exchange (NHCX) — a single portal to submit and process health insurance claims across hospitals in the country — in the next two three months.
- 'Swiggy Pawlice' initiative for finding missing pets : Swiggy
- 'Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan' (PM-SURAJ) : Prime Minister Narendra Modi
- 'Know Your Candidate' (KYC) Chief Election Commissioner Rajiv Kumar
- Bhasha-Net Portal : National Internet Exchange of India (NIXI) and Ministry of Electronics and Information Technology (MeitY)
- Sankalan : Union Minister Amit Shah, Ministry of Home Affairs (MHA)
- Saksham App : Election Commission
- citizens' vigil App : Election Commission

Ques : NITI Aayog established in which year ?
नीति आयोग की स्थापना किस वर्ष हुई?

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

Answer : Option D

Explanation :

- **Prime Minister Narendra Modi-led National Democratic Alliance (NDA) government** at the Centre has **reconstituted the NITI Aayog**.
- The government has included four full-time members and 15 Union Ministers, including those from BJP allies, as either ex-officio members or special invitees in the think tank.

Reconstruction of NITI Aayog:

- **Chairperson** : Prime Minister Narendra Modi
- **Vice-Chairperson** : Economist Suman K Bery

Full-Time Members :

1. VK Saraswat (Former ISRO DG and Scientist)
2. Ramesh Chand (Agricultural Economist)
3. Dr. VK Paul (Pediatrician)
4. Arvind Virmani (Noted Economist)

Ex-Officio Members from the Cabinet :

1. Rajnath Singh (Defence)
2. Amit Shah (Home)
3. Shivraj Singh Chouhan (Agriculture)
4. Nirmala Sitharaman (Finance)

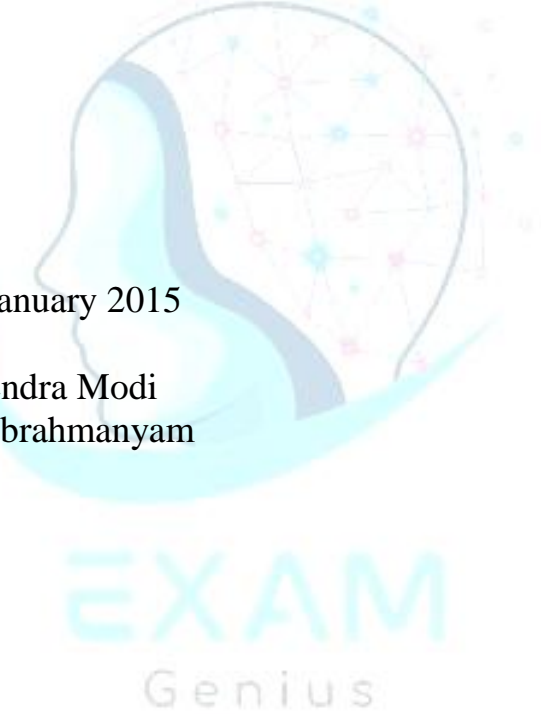
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Special Invites :

1. Nitin Gadkari (Road Transport and Highways)
2. JP Nadda (Health)
3. HD Kumaraswamy (Heavy Industries and Steel, from JD(S))
4. Jitan Ram Manjhi (Micro, Small and Medium Enterprises, from HAM)
5. Rajiv Ranjan Singh alias Lalan Singh (Fisheries, Animal Husbandry and Dairying, from JD(U))
6. Virendra Kumar (Social Justice and Empowerment)
7. Rammohan Naidu (Civil Aviation, from TDP)
8. Jual Oram (Tribal Affairs)
9. Annpurna Devi (Women and Child Development)
10. Chirag Paswan (Food Processing Industries, from LJP(RV))
11. Rao Inderjit Singh (Statistics and Programme Implementation)

About NITI Aayog :

- Established : 1 January 2015
- HQ : New Delhi
- Chairman : Narendra Modi
- CEO : B V R Subrahmanyam



Ques : 'World's First' 3D-Printed Electric Abra Begins Trial Voyage In ____.

'दुनिया की पहली' 3डी-प्रिंटेड इलेक्ट्रिक एबरा ने _____ में परीक्षण यात्रा शुरू की

- (a) Indonesia / इंडोनेशिया
- (b) Sweden / स्वीडन
- (c) Bhutan / भूटान
- (d) Mauritius / मॉरीशस
- (e) Dubai / दुबई

Answer : Option E

Explanation :

- **Dubai's Roads and Transport Authority (RTA) has launched** the trial operation of the **world's first electric abra manufactured using 3D printing technology**, in collaboration with the private sector.
- The **abra**, which can **carry 20 passengers**, was designed, and built to retain the traditional abra identity.
- The **abra** was **manufactured by Al Seer Marine Company in Abu Dhabi**, in collaboration with several global companies, including Mitsubishi of Japan, Siemens of Germany, Torqeedo of Germany
- RTA is currently working on a project to upgrade the traditional abra stations in Dubai Creek.
- The project includes the improvement of four traditional abra stations.

Ques : National Film Development Corporation (NFDC) and _____ Partner to Launch “The Voicebox” – an Upskilling Program for Voice-over Artists in India

राष्ट्रीय फिल्म विकास निगम (एनएफडीसी) और _____ पार्टनर ने "द वॉयसबॉक्स" लॉन्च किया - भारत में वॉयस-ओवर कलाकारों के लिए एक अपस्किलिंग कार्यक्रम।

- (a) Amazon
- (b) Flipkart
- (c) Netflix
- (d) Meesho
- (e) Zee TV

Answer : Option C

Explanation :

- **National Film Development Corporation (NFDC)**, a public sector enterprise **under** the aegis of the **Ministry of Information and Broadcasting (MoIB)**, have **joined hands with Netflix India** to launch an **upskilling program** for **voice-over artists in India** called **“The Voicebox”**.
- The **Voicebox program** will offer Recognition of Prior Learning (RPL) training for voice-over artists **focusing on English, Hindi, Marathi, Bengali, Malayalam, Tamil, Telugu and Gujarati languages**.
- As part of the program, structured workshops, which would include training (featuring guest lectures and mentoring sessions), followed by an assessment, will be conducted in seven major cities of India – New Delhi, Mumbai, Kolkata, Ahmedabad, Hyderabad, Chennai, and Kochi.
- Each batch would accommodate up to 30 candidates, with 210 participants selected through preliminary screening. At least 50% of the participants will be women.

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- **Pearl Academy**, India's leading design institute will **join as a Training Partner for this program**. Seven top participants from every batch will be chosen to contribute to **Netflix's special project, "Azaadi ki Amrit Kahaniya"**, where they will lend their voice to narrate stories reflecting the Indian independence movement.

About National Film Development Corporation (NFDC) :

- Established : 1975
 - HQ : Mumbai
 - MD : Shri Prithul Kumar
-

Recent MoU and agreement :

- PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024.
- The Mutual Recognition Agreement (MRA) for organic products between India and Taiwan has been implemented during the 9th Working Group on Trade Meeting with Taiwan at New Delhi.
- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a 'Mission Nishchay' in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.

- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.
- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.
- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the purchase of Airbus helicopters in India.
- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.

- India and Iran Inks 10-year Deal to Operate Iran's Chabahar Port. Under the agreement, India Ports Global Limited (IPGL) committed to investing \$370 million to enhance the port's infrastructure
- India and Moldova signed an agreement allowing holders of diplomatic and official passports from either country to travel to the other without requiring a visa.
- A joint initiative between India and Oman to boost research and conservation of sharks and rays in the Arabian Sea will be launched
- Girish Chandra Murmu, the Comptroller and Auditor General of India (CAG), has signed a MoU with Toyam Raya, Auditor General of Nepal to strengthen collaboration and facilitate the exchange of expertise in auditing practices between the Supreme Audit Institutions (SAIs) of both countries.
- The Indian Coast Guard and Jindal Steel & Power Ltd signed an MoU for the supply of indigenous marine-grade steel.
- The Uttarakhand Tourism Development Board has teamed up with Starscapes, an astro-tourism company, to introduce Nakshatra Sabha, a pioneering initiative aimed at offering a comprehensive astro-tourism experience.
- India and Nigeria have agreed to an early conclusion of the Local Currency Settlement System Agreement to strengthen bilateral economic ties.
- The Indian Army and the Punit Balan Group joined hands to inaugurate the nation's first Constitution Park in Pune.
- The government of India has signed an agreement with the government of Bangladesh to renew the Memorandum of Understanding (MoU) to train 1500 Bangladeshi officers from 2025 to 2030.
- The Ministry of Mines has signed a Memorandum of Understanding (MoU) with Shakti Sustainable Energy Foundation, to enhance the knowledge base of the critical minerals processing industry in India.
- Gandhinagar-based National Defence University (RRU) and France's Starburst Aerospace signed a Memorandum of Understanding (MoU) to promote innovation in the aerospace defence sector.

Ques : Drone Destination and _____ have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.

ड्रोन डेस्टिनेशन और _____ ने नई दिल्ली में एनएसआईसी में अत्याधुनिक ड्रोन प्रशिक्षण केंद्र स्थापित करने के लिए एक समझौता ज्ञापन (एमओयू) पर हस्ताक्षर किए हैं।

- (a) Small Industries Development Bank of India / भारतीय लघु उद्योग विकास बैंक
- (b) National Bank for Agriculture and Rural Development / राष्ट्रीय कृषि और ग्रामीण विकास बैंक
- (c) Power Finance Corporation / पावर फाइनेंस कॉर्पोरेशन
- (d) National Skill Development Corporation / राष्ट्रीय कौशल विकास निगम
- (e) National Small Industries Corporation / राष्ट्रीय लघु उद्योग निगम

Answer : Option E

Explanation :

- **Drone Destination** and the **National Small Industries Corporation (NSIC)** have **signed** a **Memorandum of Understanding (MoU)** to establish a cutting-edge drone training centre at NSIC in New Delhi.
- This collaborative effort **aims** to provide comprehensive **training in drone technology, encompassing repairs and maintenance**, data processing and analysis, remote pilot training, and the emerging sport of drone soccer.
- The centre will prioritise skill development, employment generation, and the empowerment of the drone ecosystem in India. By focusing on areas such as digital agriculture, survey and mapping, mining, asset inspection, surveillance and monitoring, and disaster management, the partnership is set to address the growing and diversified demands for skilled manpower in the drone sector.

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Defence Related News :

- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- India has unveiled its first indigenously designed and developed light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.

- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.

- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).



Ques : External Affairs Minister S. Jaishankar has inaugurated India's first overseas Jan Aushadi Kendra in which country in July 2024?

विदेश मंत्री एस. जयशंकर ने जुलाई 2024 में किस देश में भारत के पहले विदेशी जन औषधि केंद्र का उद्घाटन किया है?

- (a) Mauritius / मॉरीशस
- (b) Russia / रूस
- (c) Maldives / मालदीव
- (d) Oman / ओमान
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **External Affairs Minister S. Jaishankar** has **inaugurated** India's **first overseas Jan Aushadi Kendra** in **Mauritius**. He was joined by Mauritius Prime Minister Pravind Kumar Jugnauth during the inauguration.
- The India-Mauritius health partnership project will supply cost-effective, made-in-India medicines to augment public healthcare and enhance well-being.
- Earlier, Dr. Jaishankar inaugurated the Mediclinic project at Grand Bois in Mauritius with Indian grant assistance.
- The initiative will provide secondary health care for 16,000 people in the Grand Bois area.

About Mauritius :

- Capital – Port Louis
- Currency – Rupee
- Prime Minister – Pravind Jugnauth

Ques : Which space scientist has been honoured with the COSPAR Harrie Massey Award by the Committee on Space Research?

अंतरिक्ष अनुसंधान समिति द्वारा COSPAR हैरी मैसी पुरस्कार से किस अंतरिक्ष वैज्ञानिक को सम्मानित किया गया है?

- (a) S. Somanath / एस.सोमनाथ
- (b) Ritu Karidhal / रितु करिधल
- (c) K Sivan / के सिवन
- (d) Anil Agarwal / अनिल अग्रवाल
- (e) Prahlad Chandra Agrawal / प्रहलाद चंद्र अग्रवाल

Answer : Option E

Explanation :

- **Indian astrophysicist Prahlad Chandra Agrawal** has received the prestigious **COSPAR Harrie Massey Award 2024** at the 45th COSPAR Scientific Assembly opening ceremony **in Busan, South Korea**.
- He is the **first Indian recipient of the award** for space research.
- The award recognises outstanding contributions to the development of space research, in which a leadership role is of particular importance. Along with a medal and citation, the awardee is honoured by the naming of a Minor Planet (20064 Prahladagrawal).
- Agrawal, 83, was the guiding force and Principal Investigator for the ambitious AstroSat project, India's first dedicated multi-wavelength space telescope, launched on September 28, 2015.
- Planned as a five-year mission, AstroSat is still producing useful data, most recently resulting in a significant discovery regarding the black hole binary source Swift J1727.8-1623.

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- AstroSat observations have been cited in over 500 research papers, resulting in more than 30 PhD theses. AstroSat's open source data is available to researchers worldwide.

Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics

(C-DOT)

- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- ‘The Economic Times HR World Future Ready Organization Award 2024-25’ : NHPC, India’s premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film ‘Sunflowers Were the First to Know’
- Amal Clooney Women’s Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for “Kairos”
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the ‘Best Product Iteration’ category at the INMA Awards 2024 : OTTplay
- ‘Best Employer’ 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)’s 2024 Global Media Award : India Today Group’s AI news anchor, Sana

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

राष्ट्रीय फुटबॉल दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 17 July
- (b) 18 July
- (c) 19 July
- (d) 20 July
- (e) 21 July

Answer : Option C

Explanation :

- **National Football Day** is celebrated every year on **July 19**.
- Football is a popular sport in North America. The sport is recognized as 'football' in the United States and Canada, but it is also known as 'gridiron' or 'American football' in other parts of the world.
- In the late 1800s, rugby and soccer both paved the way for American football.
- Walter Camp, a Yale graduate, was credited for establishing the line of scrimmage, down-and-distance regulations (such as "first and 10"), and the authorization of blocking. Coaches like Knute Rockne and Amos Alonzo Stagg later used the new "ahead pass" play.

Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : **Pet Remembrance Day**
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)

IMPORTANT ONE – LINER Current Affairs

- **President Droupadi Murmu** has **appointed Justice N. Kotiswar Singh and R. Mahadevan** as **Judges** of the **Supreme Court**. The Centre notified the two appointments which would return the top court to its full sanctioned strength of **34 judges**.
- After **Punjab, West Bengal, and Delhi** refused participation in the **PM-SHRI scheme**, the Education Ministry has stopped funds to the three states under the Centre's flagship Samagra Shiksha Abhiyan (SSA).
- The **Department of Defence Production (DDP), Ministry of Defence** has **notified the fifth Positive Indigenisation List (PIL)** consisting of **346 items**. The items will only be procured from the Indian Industry after the timelines of indigenisation as indicated in the list available on the **Srijan portal**.
- **'Barbie' filmmaker Greta Gerwig** to receive **2024 Pioneer of the Year Award**. This is 75th Pioneer of the Year Award and Given by Will Rogers Motion Picture Pioneers Foundation (WRMPPF).
- **Banco Bilbao Vizcaya Argentaria(BBVA)** Colombia and the **International Finance Corporation (IFC)** Launch **World's First Biodiversity Bond** to Combat Biodiversity Loss.
- A new high-quality **malaria vaccine developed by the Serum Institute of India** and the University of Oxford is officially being **rolled out in Africa**.
- **Chennai Super Kings (CSK)** have always shared a special bond with Australia and had players like Michael Hussey, Matthew Hayden, Shane Watson and many more. The association is set to take a new dimension with the launch of Super Kings **Academy in Sydney**.

Ques : When is Tata AIG General Insurance Company established ?
टाटा एआईजी जनरल इंश्योरेंस कंपनी की स्थापना कब हुई?

- (a) 2000
- (b) 2001
- (c) 2002
- (d) 2003
- (e) 2004

Answer : Option B

Explanation :

- 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.
- The alliance aims to provide customer-centric insurance products that serve the unique needs of people and families across many areas.

About Tata AIG General Insurance Company :

- Established : 2001
- HQ : Mumbai
- MD & CEO : Neelesh Garg

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Ques : _____ Establishes Committee to Review Fee Structure for White-Label ATMs .

_____ ने व्हाइट-लेबल एटीएम के लिए शुल्क संरचना की समीक्षा के लिए समिति की स्थापना की

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** has set up a **committee** to review the fee structure **for white-label ATMs (WLAs)**.
- The **committee is headed by** Indian Banks' Association chief executive **Sunil Mehta**.
- It includes representatives from the National Payments Corporation of India (NPCI), leading banks, ATM manufacturers, and other stakeholders.
- As per industry estimates, India's ATM market is expected to grow at a CAGR of **9.2% from 2024 to 2032**.
- **White Label ATMs** are the kinds of ATMs that are **managed and operated by some non-banking entities** as per the mandates generated by the Reserve Bank of India (RBI).

About RBI :

- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra
- Governor : Shaktikanta Das

**Ques : Reserve Bank of India Fines Muthoot Finance Limited.
_____ for Know Your Customer Non-Compliance**

**भारतीय रिज़र्व बैंक ने नो योर कस्टमर गैर-अनुपालन के लिए मुथूट फाइनेंस लिमिटेड
पर _____ का जुर्माना लगाया**

- (a) Rs. 1.9 lakh
- (b) Rs. 2.9 lakh
- (c) Rs. 1.5 lakh
- (d) Rs. 1.8 lakh
- (e) Rs. 2.4 lakh

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) has levied a penalty of ₹1,90,000 (1.9 lakh) on Muthoot Finance Limited for non-compliance with the 'Know Your Customer (KYC) Directions, 2016'.
- The penalty is imposed under:
- Clause (b) of sub-section (1) of Section 58G.
- Clause (aa) of sub-section (5) of Section 58B of the Reserve Bank of India Act, 1934.

About Muthoot Finance Limited :

- Founded : 1939
- Headquarters : Kochi, Kerala, India
- Chairman : George Jacob Muthoot
- Muthoot Finance Ltd is a non-banking financial company that provides various financial services to customers.

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Recent Penalties imposed on Banks by RBI :

- The Reserve Bank of India (RBI) imposed a penalty of Rs.10,000 on YES Bank for not exchanging mutilated notes.
- The Reserve Bank of India has imposed a monetary penalty of Rs 1.31 crore on Punjab National Bank for non-compliance with certain directions related to KYC and 'loans and advances'.
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs. 29.60 lakh on The Hongkong and Shanghai Banking Corporation Limited (HSBC) for non-compliance with specific RBI directions.
- RBI imposes Rs 1.45 cr penalty on Central Bank of India For noncompliance with certain directions related to 'loans and advances' and 'customer protection'.
- RBI imposes Rs 96.4 lakh on Sonali Bank PLC For non-compliance with certain norms, including KYC Directions, 2016.
- The Reserve Bank of India (RBI) has imposed a penalty of Rs 88.70 lakh on SBM Bank (India) for non-compliance with specific regulatory norms. This includes licensing conditions and directives related to the Liberalised Remittance Scheme (LRS).
- The Reserve Bank of India (RBI) imposed a fine of Rs 36.38 lakh on foreign lender HSBC for Foreign Exchange Management Act (FEMA) violations.
- The Reserve Bank of India has imposed a penalty of Rs. 1 crore on ICICI Bank for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- The Reserve Bank of India (RBI) has imposed Rs 3.10 lakh penalty on Hero Fincorp Ltd for rule violations.
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs 10 lakh on NABFINS Limited, a subsidiary of NABARD, for non-compliance with certain rules.
- IDFC First Bank (Rs.1 crore) – for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- LIC Housing Finance (Rs. 7 lakh) – for non-compliance with certain provisions of the Fair Practices Code
- Nashik's Janalaxmi Cooperative Bank (59.90 lakh) – for non-compliance with certain regulatory norms.
- Solapur Janata Sahakari Bank (28.30 lakh) – For sanctioning fresh loans carrying risk weights of more than 100 per cent in FY22.

Ques : _____ Proposes New Asset Class to Bridge Gap Between Mutual Funds and Portfolio Management Services

_____ ने म्यूचुअल फंड और पोर्टफोलियो प्रबंधन सेवाओं के बीच अंतर को पाटने के लिए नए परिसंपत्ति वर्ग का प्रस्ताव रखा है

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

Answer : Option D

Explanation :

- The **Securities and Exchange Board of India (SEBI)** has **proposed** a **new asset class** aimed at **bridging the gap** between **mutual funds and portfolio management services (PMS)**, targeting investors with **investible funds ranging from Rs 10 lakh to Rs 50 lakh**.
- This move is designed to provide a regulated product with greater flexibility, higher risk-taking capability, and higher ticket size to cater to an emerging category of investors.
- The **minimum investment** for this new asset class is **Rs 10 lakh per investor**.
- The **total invested amount** should **not drop below Rs 10 lakh** due to withdrawals or systematic transactions.
- Investors can use **Systematic Investment Plans (SIP)**, **Systematic Withdrawal Plans (SWP)**, and **Systematic Transfer Plans (STP)** for investing in this new asset class.

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Ques : India Beat _____ to Win World Championship of Legends 2024

भारत ने _____ को हराकर वर्ल्ड चैंपियनशिप ऑफ लीजेंड्स 2024 जीता

- (a) Bangladesh / बांग्लादेश
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) Pakistan / पाकिस्तान
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- **Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.**
- The World Championship of Legends 2024, hosted by England at the Edgbaston Cricket Ground in Birmingham and Northampton Stadium.

Awards winners of World Championship Of Legends 2024:

- Player of the Match (Finals) : Ambati Rayudu (India)
- Player of the Tournament : Yusuf Pathan (India)
- Most runs : Shoaib Malik(Pakistan) – 245
- Most wickets : Nathan Coulter-Nile (Australia) – 9
- Most sixes : Daniel Christian(Australia) – 2

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SPORTS NEWS :

- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Manneppalli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.

- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.

- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.

Ques : Kavin Quintal is associated with which of the following sports?

केविन क्विंटल निम्नलिखित में से किस खेल से सम्बंधित हैं?

- (a) Tennis / टेनिस
- (b) Shotput / शॉटपुट
- (c) Racing / रेसिंग
- (d) Wushu / वुशु
- (e) Archery / तीरंदाजी

Answer : Option C

Explanation :

- **Rider Kavin Quintal** is all set to make a historic debut at the WorldSBK SSP300 competitions and become the **first Indian rider to participate in a World Superbike Championship.**
- The **19-year-old Chennai star, Kavin Quintal**, will be filling in for the Irish team's main rider, Spaniard Daniel Mogeda, who suffered an injury after leading the Supersport 300 class, in an unfortunate crash that paved the way for the Irish team to rope in Kavin Quintal.
- SBK, founded in 1988, is an event for heavily modified production sports motorcycles and consists of a series of rounds held on permanent racing facilities.

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Ques : Who is the author of the book “Tantra on the Edge”, which recently won the Oxford Bookstore Art Book Prize?

“तंत्र ऑन द एज” नामक पुस्तक के लेखक कौन हैं, जिसने हाल ही में ऑक्सफोर्ड बुक स्टोर आर्ट बुक पुरस्कार जीता है?

- (a) Amitav Ghosh / अमिताव घोष
- (b) Vikram Seth / विक्रम सेठ
- (c) Salman Rushdie / सलमान रुश्दी
- (d) Jumpa Lahiri / जम्पा लाहिरी
- (e) Madhu Khanna / मधु खन्ना

Answer : Option E

Explanation :

- Art historian **Madhu Khanna** has won the second edition of the Oxford Bookstore Art Book Prize for her book, “Tantra on the Edge”.
- The award ceremony, hosted by Ambassador of Norway to India and Sri Lanka May-Elin Stener, saw Khanna and book’s publisher DAG being felicitated with the trophy, certificate and one lakh rupees cash prize.

Recent Books :

- Power Within: The Leadership Legacy of Narendra Modi : Dr R Balasubramaniam
- I have the Streets – R Ashwin & Sidharth Monga
- ‘Gateways to the Sea: Historic Ports and Docks of Mumbai Region’ : Released by Governor of Maharashtra Ramesh Bais
- “The Adventures of Ed-a-Mamma: Ed Finds A Home.” : Alia Bhatt
- India’s Trade Policy; The 1990’s and beyond – Arvind Panagariya
- An Anchored Vision – Karumuttu T Kanan

- India and The Indian Ocean World Trade and Politics – Ashin Das Gupta
- A Fly on the RBI Wall – Alpana Killawala
- The Scam That Shook a Nation: The Nagarwala Scandal – Prakash Patra and Rasheed Kidwai
- “The Winner’s Mindset” : Shane Watson
- Before I forget – M K Raina
- Heavenly Islands of Goa’ : P.S. Sreedharan Pillai
- A Game of Fire – Navdeep Suri & Nanak Singh
- Just a Mercenary?, Notes from My Life and Career – Former RBI head Duvvuri Subbarao
- India — the Road to Renaissance: A Vision and an Agenda : Bhimeswara Challa.
- Code Dependent: Living in the Shadow of AI : Indian-British journalist Madhumita Murgia
- The Idea of Democracy : Sam Pitroda
- Booker Prize-winning author Salman Rushdie’s memoir "Knife" : Salman Rushdie
- Maker of Goa: The Untold Story of Pratap Singh Rane : Vijayadevi Rane (Pratap’s wife)
- The Law and Spirituality: Reconnecting the Bond : Raman Mittal and Dr. Seema Singh
- I Can Coach – Siddharth Rajsekar
- The Idea of Democracy – Sam Pitroda
- From A Car Shed To The Corner Room & Beyond – S Raman
- The Man Who Lost India – Meghna Pant • Conspiracy to oust me from the Presidency – Gotabaya Rajapaksa
- The Gems of Indian Art – Harish Khullar

Ques : Which organisation has launched Operation Nanhe Farishtey ?

ऑपरेशन नन्हे फरिशते किस संगठन ने शुरू किया है?

- (a) RPF
- (b) BSF
- (c) CISF
- (d) Indian Army
- (e) CBI

Answer : Option A

Explanation :

- The **Railway Protection Force (RPF)** has **rescued 84,119 Children** at risk in stations and trains, preventing them from falling into harm's way from the various zones of the Indian railways in the past seven years.
- According to the RPF, during the last seven years (2018- May 2024), the highest number of rescued children was in 2022, when 17,756 children were rescued.
- **Operation Nanhe Farishtey** was launched by the RPF in 2018 to take care of the children who were perceived as at risk within the railway station premises.
- It focusses on saving children who were **runaway, abandoned by their families, impoverished, disabled or victims of kidnapping.**
- A maximum of the children rescued, including both boys and girls, were runaways (who have run away from their homes due to various reasons).

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About Railway Protection Force :

- Established : 1872
 - HQ : New Delhi
 - Director General : Manoj Yadava
-

Operations in News :

- Operation Maryada : for the smooth conduct of Kedarnath Dham Yatra 2024 in Rudraprayag, Uttarakhand
- Operation Sadbhavana : launched by Indian Army Trishakti Corps to provided essential aid and healthcare to North Sikkim's Naga and Rangrang villages post-GLOF.
- Operation Ajay – To evacuate Indians from Israel
- Operation Kaveri – To evacuate Indians from Sudan
- Operation Karuna – To help Myanmar affected by cyclone Mocha
- Operation Dost – Help to earthquake affected Turkey
- Operation Ganga – To bring back Indians from Ukraine

Ques : What is the rank of India in FIFA Rankings Released ?
जारी फीफा रैंकिंग में भारत का स्थान क्या है?

- (a) 120th
- (b) 121st
- (c) 122nd
- (d) 123rd
- (e) 124th

Answer : Option E

Explanation :

- **India** has maintained its **124th position** in the latest **FIFA men's rankings released**.
- The Indian men's national football team faced setbacks in June when it dropped three places in the FIFA rankings.
- India had achieved a significant milestone last year by breaking into the top 100, reaching its best-ever ranking of 99.

Ranking of top 5 FIFA Rankings :

- 1 Argentina
- 2 France
- 3 Spain
- 4 England
- 5 Brazil

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**Ques : Indian Navy's frontline frigate, INS Tabar arrived at _____
भारतीय नौसेना का अग्रणी युद्धपोत, आईएनएस ताबर _____ पहुंचा**

- (a) South Korea / दक्षिण कोरिया
- (b) Germany / जर्मनी
- (c) Japan / जापान
- (d) Mexico / मेक्सिको
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- **Indian Navy's frontline frigate, INS Tabar** arrived at **Hamburg, Germany** for a three day visit.
- INS Tabar (F44), **called the "battle axe"** is the third of the Talwar-class frigates of the Indian Navy.
- The frigate was commissioned on 19 April 2004 in Kaliningrad, Russia with Captain (later Vice Admiral) Biswajit Dasgupta.
- The current Commanding Officer (CO) of INS Tabar is Captain Mahesh Mangipudi.
- Along with her sister ships INS Talwar ("sword" in Sanskrit) and INS Trishul ("trident" in Sanskrit), INS Tabar is assigned to the Indian Navy's Western Naval Command, head-quartered in Mumbai.

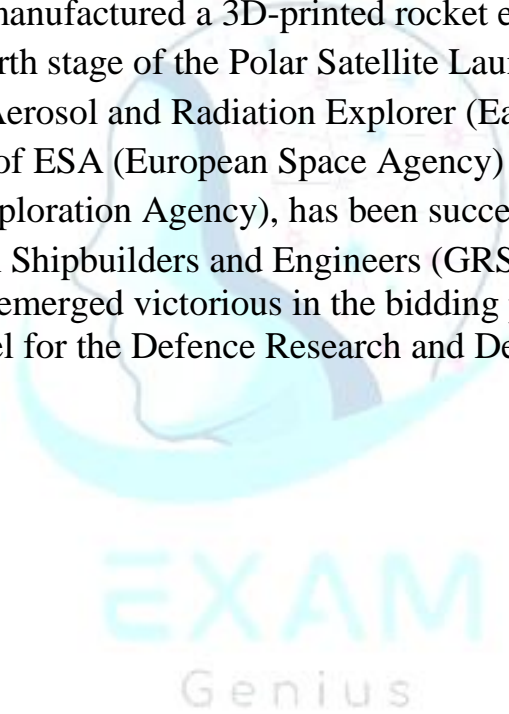
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Defence Related News :

- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.
- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- India has unveiled its first indigenously designed and developed light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.

- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.

- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).



Ques : Which person has reclaimed the top spot to become India's most valued celebrity, boasting a brand value of \$227.9 million in 2023?

2023 में 227.9 मिलियन डॉलर की ब्रांड वैल्यू के साथ, किस व्यक्ति ने भारत की सब से मूल्यवान सेलिब्रिटी बनने के लिए शीर्ष स्थान हासिल किया है?

- (a) Virat Kohli / विराट कोहली
- (b) MS Dhoni / एमएस धोनी
- (c) Ranveer Singh / रणवीर सिंह
- (d) Akshay Kumar / अक्षय कुमार
- (e) Sharukh Khan / शारुख खान

Answer : Option A

Explanation :

- **Virat Kohli** is India's most valued celebrity with a brand value of USD 227.9 million marking a significant increase of nearly 29% from USD 176.9 million in 2022.
- Consultancy firm Kroll shared a list ranking India's most influential celebrity brands in which Virat Kohli featured on the top followed by **Ranveer Singh** who slipped to the **second spot** with a brand value of USD 203.1 million.
- The report, titled Kroll's Celebrity Brand Valuation Report 2023, features **Shah Rukh Khan at the third spot** after the success of films like "Jawaan" and "Pathaan"- with a brand value of USD 120.7 million in 2023.
- **Akshay Kumar is at the fourth place** with a brand value of USD 111.7 million, down from third in 2022 while Alia Bhatt dropped to fifth from fourth with a valuation of USD 101.1 million. Deepika Padukone is at the sixth place with a brand value of USD 96 million.

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Ques : Gevra & Kusbunda coal mine included in World's 10 largest coal mines. They belongs to which state ?

**गेवरा एवं कुसमुंडा कोयला खदान विश्व की 10 सबसे बड़ी कोयला खदानों में शामिल।
वे किस राज्य से हैं?**

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option E

Explanation :

- Two coal mines in **Chhattisgarh, Gevra and Kusbunda**, have been included in **WorldAtlas.com's top ten coal mines of the world.**
- **Gevra** mine has an **annual production capacity** of **70 MT**. The mine produced 59 MT of coal in FY24. While **Kusbunda** produced over **50 MT** of coal. Both are **open-cast mine projects.**
- **Gevra and Kusbunda** coal mines have secured the **2nd and 4th spot** in the list of the **world's 10 largest coal mines released by WorldAtlas.com.**
- Indonesia dominates the top ten coal mines list, with four mines, and the United States Black Thunder Mine has been ranked the world's largest coal mine.
- China is the world's largest producer and consumer of coal, and India is the second largest producer.
- The United States of America has the largest known coal reserves in the world.

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Ques : Which of the following trusts has been honoured with the “Best Child and Women Development Initiatives of the Year 2024”?
निम्नलिखित में से किस ट्रस्ट को “वर्ष 2024 की सर्वश्रेष्ठ बाल एवं महिला विकास पहल” से सम्मानित किया गया है?

- (a) Reliance Foundation / रिलायंस फाउंडेशन
- (b) Smile Foundation Trust / स्माइल फाउंडेशन ट्रस्ट
- (c) Akshay Patra Foundation / अक्षय पात्र फाउंडेशन
- (d) Disha Foundation Trust / दिशा फाउंडेशन ट्रस्ट
- (e) Sri Kurumba Trust / श्री कुरुम्बा ट्रस्ट

Answer : Option E

Explanation :

- Sobha Group’s CSR wing, **Sri Kurumba Educational and Charitable Trust** has been **honoured** with the “**Best Child and Women Development Initiatives of the Year 2024**”.
- This esteemed accolade was presented at the Global CSR, Sustainability, and ESG Awards 2024, at the Hyatt Regency, Gurgaon.
- The event was organised by Marketing and Brand Honchos and brought together industry leaders and champions of social responsibility.

About Global CSR & ESG Awards 2024

- The Global CSR & ESG Awards 2024 are designed to recognise and honour social and visionary leaders, organisations, and individuals involved in acts of humanity or social welfare that bring positive change or impact to society.
- The award ceremony celebrates various dignitaries, guests of honour, social activists, volunteers, corporates, institutes, organisations, and distinguished individuals from various walks of life from the global arena.

Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh

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- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- ‘The Economic Times HR World Future Ready Organization Award 2024-25’ : NHPC, India’s premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film ‘Sunflowers Were the First to Know’
- Amal Clooney Women’s Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for “Kairos”
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the ‘Best Product Iteration’ category at the INMA Awards 2024 : OTTplay
- ‘Best Employer’ 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)’s 2024 Global Media Award : India Today Group’s AI news anchor, Sana

Ques : Which city set a new Guinness World Record in the category of “the most trees planted by a team in 24 hours” ?

किस शहर ने "24 घंटों में एक टीम द्वारा लगाए गए सबसे अधिक पेड़" की श्रेणी में नया गिनीज वर्ल्ड रिकॉर्ड बनाया?

- (a) Guwahati / गुवाहाटी
- (b) Indore / इंदौर
- (c) Agra / आगरा
- (d) Mumbai / मुंबई
- (e) New Delhi / नई दिल्ली

Answer : Option B

Explanation :

- **Indore** set a new **Guinness World Record** in the category of “the most trees planted by a team in 24 hours” by planting more than 11 lakh saplings.
- **Earlier** in the day, **Union Home Minister Amit Shah** participated in the ‘**Ek Ped Maa Ke Naam**’ campaign and planted a sapling.
- The “Ek Ped Maa Ke Naam” campaign was launched by Prime Minister Narendra Modi on June 5 to mark World Environment Day.
- Under this drive, approximately 140 crore trees will be planted across the country, including 5.5 crore in Madhya Pradesh, which Shah described as the ‘lungs of Bharat.’

About Madhya Pradesh :

- Capital : Bhopal
- CM : Mohan Yadav
- Governor : Mangubhai C. Patel
- National Parks : Satpura National Park, Bandhavgarh National Park, Kanha National Park, Pench National Park, Madhav National Park, Panna National Park, Sanjay-Dubri National Park, Fossil National Park, Van Vihar National Park

Ques : International Moon Day is observed annually on which day?
अंतर्राष्ट्रीय चन्द्र दिवस प्रतिवर्ष किस दिन मनाया जाता है?

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

Answer : Option C

Explanation :

- **International Moon Day** is observed annually on **20 July**.
- This day is **celebrated to commemorate** the anniversary of the **first human landing on the surface of the Moon**.
- **Neil Armstrong** was the first man to step on the Moon as part of the Apollo 11 mission.
- **Theme 2024** – Illuminating the Shadows
- On December 9, 2021, the United Nations General Assembly recognized a resolution submitted by the Moon Village Association and other groups.
- The moon day of 2022 was the first lunar day celebrated by the global community.
- The application was submitted to the United Nations Office for Outer Space Affairs (UNOOSA) to celebrate International Moon Day.

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Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day

Static Banking Awareness Terms Recently in News :

TYPES OF ATM (Automated Teller Machine) :

- **White Label ATMs (WLAs)** - ATMs set up, owned and operated by non-banks (i.e NBFCs) are WLAs. Non-bank ATM operators are authorised under the Payment & Settlement Systems Act, 2007 by RBI.
- **Green Label ATMs** – ATMs for agricultural transactions.
- **Orange label ATMs** – ATMs used for share transactions.
- **Pink Label ATMs** – ATMs that are meant only for women (ease their banking).
- **Yellow Label ATMs** – ATMs meant for E-commerce facility.
- **Brown Label ATMs** – ATMs that are outsourced by a bank to a third party (based on the concept of sharing the cost).
- **Biometric ATMs** – These are ATMs that use security features like fingerprint scanner and eye scanner of the customer to access the bank details.
- **Onsite ATMs** – ATMs that are located inside the bank's premises.
- **Offsite ATMs**- ATMs that are located in various places except inside the bank's premises.

IMPORTANT ONE – LINER Current Affairs

- **The International Cricket Council (ICC)** has **honoured** six nations in associate cricket with the **ICC Development Award for 2023**. **Mexico**, the South American country known for its excellence in the world of football, has now been honoured for its excellence in Cricket.
- **Jammu & Kashmir** Elevates Agricultural **Partnership** with **New Zealand**. Its objective is to transform and revitalize both the **sheep and goat sectors** in the Union Territory through comprehensive training initiatives besides innovative and sustainable practices.
- **Prime Minister Narendra Modi** inaugurated **India's longest and largest urban tunnel project**, the **Thane Borivali Twin Tunnel**. This initiative is part of broader infrastructure projects worth Rs. 29,000 crore aimed at enhancing connectivity in Mumbai.
- **Visakhapatnam** hosted the prestigious **Fleet Awards Function** to honor the Eastern Fleet's exceptional operational achievements over the past year. **INS Delhi** was recognized as the **Best Ship of the Eastern Fleet**.
- The **world's first commercial passenger ferry** powered by **100% hydrogen fuel**, the **MV Sea Change**, was launched recently at the San Francisco Ferry Building.
- **Haryana** state government has recently **announced** to give **10% reservation to Agniveers** in **Mining Guard and Police recruitment**.

Ques : _____ Approves Credit Rating Agencies and ERPs to Operate in IFSCA.

_____ ने आईएफएससीए में संचालन के लिए क्रेडिट रेटिंग एजेंसियों और ईआरपी को मंजूरी दे दी है

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

Answer : Option D

Explanation :

- The Securities and Exchange Board of India (SEBI) has authorised Credit Rating Agencies (CRAs) and Environmental, Social, and Governance (ESG) Rating Providers (ERPs) to operate under the International Financial Services Centres Authority (IFSCA).
- IFSCA has been added to the list of financial sector regulators to enable CRAs and ERPs to undertake rating and ESG rating activities, respectively, at IFSC-GIFT City, Gujarat.
- ESG ratings undertaken by an ERP under the guidelines of IFSCA shall be under the purview of IFSCA.

About SEBI :

- Established : April 12, 1988 (Uday Kotak committee)
- ACT : Securities and Exchange Board of India Act, 1992
- HQ : Mumbai
- Chairman : Madhabi Puri Buch

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Ques : _____ Sells \$406 Million in Indian Bonds Amid Index Inclusion-Driven Inflows

सूचकांक समावेशन-संचालित प्रवाह के बीच _____ ने \$406 मिलियन के भारतीय बांड बेचे

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

Answer : Option B

Explanation :

- According to a **Bloomberg report**, India's central bank **Reserve Bank of India (RBI)** sold **Rs.34 billion (\$406 million)** of bonds in the secondary market, likely to absorb excess cash in the banking system resulting from inflows into the nation's debt after being included in a global index.
- The RBI's bond sales occurred over four days, as reported in the RBI's weekly statistical supplement.
- India's inclusion in JPMorgan Chase & Co.'s flagship emerging market bond index led to increased foreign investments.
- Foreign investments in local bonds surpassed **\$1 billion** in July following the inclusion.
- The RBI absorbed the inflows to boost its reserves, **adding \$9.7 billion** in a week.
- Excess liquidity deposited by banks with the RBI stood at **1.4 trillion rupees**.

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RBI in News :

- The Reserve Bank of India (RBI) has set up a committee to review the fee structure for white-label ATMs (WLAs). The committee is headed by Indian Banks' Association chief executive Sunil Mehta.
- The Reserve Bank of India (RBI) has developed new standards for lenders to follow before categorising loan accounts as fraudulent.
- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).
- The Reserve Bank of India (RBI) has allowed banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs.250 crore.
- The Reserve Bank of India (RBI) has cancelled the certificates of registration (CoR) of 2 Non Banking Finance Companies (NBFCs), Star Finserv India and Polytex India, due to irregular lending practices.
- According to the Reserve Bank of India's (RBI's) KLEMS [Capital (K), Labour (L), Energy (E), Material (M) and Services (S)] database, Employment growth rate rose to 6% in FY24 against 3.2% in FY23.
- The Reserve Bank of India (RBI) cancelled the licence of Banaras Merchantile Co-operative Bank Limited, Varanasi, Uttar Pradesh (UP) over inadequate capital and earnings prospects.
- The Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.

Ques : Where is the headquarter of Navi Mutual Fund ?
नवी म्यूचुअल फंड का मुख्यालय कहाँ है?

- (a) Delhi / दिल्ली
- (b) Mumbai / मुंबई
- (c) Bangalore / बैंगलोर
- (d) Gujarat / गुजरात
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- **Navi Mutual Fund** has launched **Navi Nifty 500 Multicap 50:25:25 Index Fund**, the first-ever index fund to track the Nifty 500 Multicap 50:25:25 index.
- The new fund offer will close on July 30, 2024.

Allocation:

- **50% in large-cap companies.**
- **25% in mid-cap companies.**
- **25% in small-cap companies.**
- Reduces concentration risk by having fixed weights across different market caps.
- The Nifty 500 Multicap has a more balanced allocation compared to the Nifty 500 Index, which has about **72% allocation in large-cap stocks.**

About Navi Mutual Fund :

- Established : 2018
- Headquarters : Bangalore, Karnataka
- Founder : Sachin Bansal

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Ques : Which country has recently announced a new visa-free regime allowing citizens from 35 European countries to stay in the country for up to 90 days per year?

किस देश ने हाल ही में एक नई वीज़ामुक्त व्यवस्था की घोषणा की है, जिसके तहत 35 यूरोपीय देशों के नागरिकों को प्रति वर्ष 90 दिनों तक देश में रहने की अनुमति होगी?

- (a) Poland / पोलैंड
- (b) Belarus / बेलारूस
- (c) Spain / स्पेन
- (d) Czech Republic / चेक गणराज्य
- (e) Australia / ऑस्ट्रेलिया

Answer : Option B

Explanation :

- **Belarus** has **announced** a new **visa-free regime** allowing citizens from **35 European countries** to **stay** in the country for **up to 90 days per year**.
- Under the new policy, citizens of the 35 listed nations – which include Germany, Britain and France – will be able to enter Belarus without a visa and stay for up to 90 days per year.
- Currently, travellers from those countries can only remain in Belarus for 30 days and must fly in via Minsk airport.
- The visa-free entry can be utilized multiple times within a year but does not apply to holders of special passports such as diplomatic or official passports.
- This visa-free regime extends the existing policy that already applies to neighboring countries Latvia, Lithuania, and Poland. Additionally, it will now include 35 other European nations, allowing for greater ease of travel and personnel exchanges.

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Ques : Indian Railway Catering & Tourism Corporation (IRCTC), a Mini-Ratna PSU under the Ministry of Railways, announced that the status of the company has been upgraded from Schedule B to _____.

रेल मंत्रालय के अंतर्गत एक मिनी रत्न सार्वजनिक उपक्रम, भारतीय रेलवे खानपान एवं पर्यटन निगम (IRCTC) ने घोषणा की है कि कंपनी का दर्जा अनुसूची B से बढ़ाकर _____ कर दिया गया है।

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

Answer : Option C

Explanation :

- **Indian Railway Catering & Tourism Corporation (IRCTC), a Mini-Ratna PSU** under the Ministry of Railways, announced that the status of the company has been **upgraded from Schedule B to Schedule A.**
- The **Ministry of Railways announced** the **upgrade** of **IRCTC** from 'Schedule B' to 'Schedule A' Category, Central Public Sector Enterprises.
- This recognition reflects positively on IRCTC's management, operations, and contribution to the hospitality, travel, and tourism sectors under the Ministry of Railways. It's a testament to the hard work and dedication of everyone involved with IRCTC over its 25-year journey.

Ques : The Airports Authority of India has signed an agreement with the Rajasthan government and the Civil Aviation Department for the development of a greenfield airport in which city?

भारतीय विमानपत्तन प्राधिकरण ने किस शहर में ग्रीनफील्ड हवाई अड्डे के विकास के लिए राजस्थान सरकार और नागरिक उड्डयन विभाग के साथ एक समझौते पर हस्ताक्षर किए हैं?

- (a) Bikaner / बीकानेर
- (b) Jaipur / जयपुर
- (c) Alwar / अलवर
- (d) Kota / कोटा
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- **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.**
- As per the MoU, the government of Rajasthan will provide land for the development of the greenfield airport and AAI will be responsible for the construction, development, and operation of the airport.
- The Greenfield airport at Kota will be constructed on 440.086 hectares of land for which a Detailed Project Report (DPR) is being prepared by the Airports Authority of India.

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About Rajasthan

- Capital – Jaipur
 - Chief Minister – Bhajan Lal Sharma (replace Ashok Gehlot)
 - Deputy Chief Minister – Diya Kumari and Premchand Bairwa
 - Speaker of Rajasthan Assembly – Vasudev Devnani
 - Governor – Kalraj Mishra
-

Recent MoU and agreement :

- National Film Development Corporation (NFDC), a public sector enterprise under the aegis of the Ministry of Information and Broadcasting (MoIB), have joined hands with Netflix India to launch an upskilling program for voice-over artists in India called “The Voicebox”.
- PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024.
- The Mutual Recognition Agreement (MRA) for organic products between India and Taiwan has been implemented during the 9th Working Group on Trade Meeting with Taiwan at New Delhi.
- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a ‘Mission Nishchay’ in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.
- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.

- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.
- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the purchase of Airbus helicopters in India.
- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.
- India and Iran Inks 10-year Deal to Operate Iran's Chabahar Port. Under the agreement, India Ports Global Limited (IPGL) committed to investing \$370 million to enhance the port's infrastructure
- India and Moldova signed an agreement allowing holders of diplomatic and official passports from either country to travel to the other without requiring a visa.

- A joint initiative between India and Oman to boost research and conservation of sharks and rays in the Arabian Sea will be launched
- Girish Chandra Murmu, the Comptroller and Auditor General of India (CAG), has signed a MoU with Toyam Raya, Auditor General of Nepal to strengthen collaboration and facilitate the exchange of expertise in auditing practices between the Supreme Audit Institutions (SAIs) of both countries.
- The Indian Coast Guard and Jindal Steel & Power Ltd signed an MoU for the supply of indigenous marine-grade steel.
- The Uttarakhand Tourism Development Board has teamed up with Starscapes, an astro-tourism company, to introduce Nakshatra Sabha, a pioneering initiative aimed at offering a comprehensive astro-tourism experience.
- India and Nigeria have agreed to an early conclusion of the Local Currency Settlement System Agreement to strengthen bilateral economic ties.
- The Indian Army and the Punit Balan Group joined hands to inaugurate the nation's first Constitution Park in Pune.
- The government of India has signed an agreement with the government of Bangladesh to renew the Memorandum of Understanding (MoU) to train 1500 Bangladeshi officers from 2025 to 2030.
- The Ministry of Mines has signed a Memorandum of Understanding (MoU) with Shakti Sustainable Energy Foundation, to enhance the knowledge base of the critical minerals processing industry in India.
- Gandhinagar-based National Defence University (RRU) and France's Starburst Aerospace signed a Memorandum of Understanding (MoU) to promote innovation in the aerospace defence sector.

EXAM
Genius

Ques : Who has become the first woman officer from the Corps of Army Air Defence, to be operationally deployed at Siachen Glacier?
सेना वायु रक्षा कोर की पहली महिला अधिकारी कौन बनीं, जिन्हें सियाचिन ग्लेशियर पर ऑपरेशनल तौर पर तैनात किया गया?

- (a) Avani Chaturvedi / अवनी चतुर्वेदी
- (b) Bhawana Kanth / भावना कंठ
- (c) Shivangi Sing / शिवांगी सिंग
- (d) Punita Arora / पुनिता अरोड़ा
- (e) Supreetha C.T / सुप्रीता सी.टी.

Answer : Option E

Explanation :

- **Captain Supreetha C.T.**, who hails from **Mysuru**, has become the **first woman officer from the Corps of Army Air Defence**, to be operationally **deployed at Siachen Glacier**.
- The **Siachen Glacier**, which is **also known** as the **world's highest battlefield located** in the **Eastern Karakoram range in the Himalayas**.
- India launched Operation Meghdoot in 1984 to capture the Siachen Glacier in Kashmir from Pakistan, successfully gaining control of the strategically important glacier.
- It is the second-longest glacier in the world's non-polar areas and lies south of the drainage divide separating the Eurasian Plate from the Indian subcontinent. The Nubra River originates from the Siachen Glacier.

Recent Defence related appointments :

- 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)
- Rajeev Kumar : Director General of the Bureau of Police Research and Development (BPR&D)

Ques : Who has won the Formula 1 2024 Hungarian Grand Prix?
2024 का फॉर्मूला 1 हंगरी गैंड प्रिक्स किसने जीता है?

- (a) Oscar Piastri / ऑस्कर पियास्ट्री
- (b) Sergio Pérez / सर्जियो पेरेज़
- (c) Max Verstappen / मैक्स वेरस्टैपेन
- (d) Sebastian Vettel / सेबेस्टियन वेट्टेल
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **Oscar Piastri** won his **first Formula One** race after **completing a McLaren one-two with Lando Norris** at the **Hungarian Grand Prix**.
- Lewis Hamilton finished third behind the papaya-colored pair for his record-extending 200th career podium.
- Points leader Max Verstappen finished fifth behind Charles Leclerc in a Ferrari and has now gone three races without a victory. Verstappen leads the standings with 265 points to Norris' 189.

Recent 2024 F1 Grand Prix Winner

- Hungarian Grand Prix – McLaren's Oscar Piastri (Australia)
- British Grand Prix – Mercedes's Lewis Hamilton (UK)
- Austrian Grand Prix – Mercedes's George Russell (UK)
- Spanish Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Canadian Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Monaco Grand Prix – Ferrari's Charles Leclerc (Monaco)
- Emilia Romagna Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Miami Grand Prix – McLaren's Lando Norris (British)
- Chinese Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Japanese Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Australian Grand Prix – Ferrari's Carlos Sainz (Spain)
- Saudi Arabian Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Bahrain Grand Prix – Red Bull's Max Verstappen (Netherlands)

Ques : Which country has recently launched a new Earth observation satellite “Gaofen-11 05”?

हाल ही में किस देश ने एक नया पृथ्वी अवलोकन उपग्रह “गाओफेन-1105” लॉन्च किया है?

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

Answer : Option E

Explanation :

- **China** sent a new **Earth observation satellite** into space from the **Taiyuan Satellite Launch Center** in north China’s Shanxi Province.
 - The **Gaofen-11 05 satellite** was **launched** by a **Long March-4B carrier rocket** and entered the planned orbit successfully.
 - The satellite will be used in a variety of fields including land surveys, urban planning, road network design, and crop yield estimation. It will also help in land ownership verification and even aid in disaster prevention and mitigation.
 - The launch marked the 528th flight mission of the Long March carrier rocket series.
-

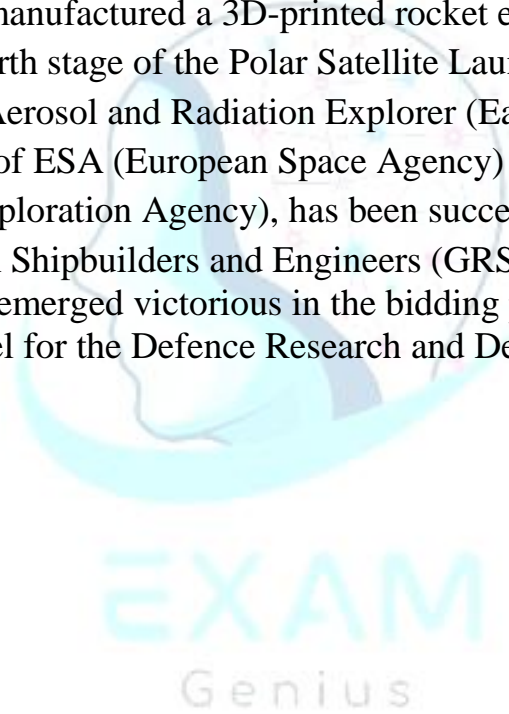
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Defence Related News :

- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.
- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- India has unveiled its first indigenously designed and developed light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.

- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.

- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).



Ques : The UPSC is a constitutional body, which comes under _____ of the Constitution of India.

यूपीएससी एक संवैधानिक निकाय है, जो भारत के संविधान के _____ के अंतर्गत आता है।

- (a) Part XII
- (b) Part XIII
- (c) Part XIV
- (d) Part XV
- (e) Part XVI

Answer : option C

Explanation :

About UPSC :

- The UPSC is a constitutional body as mandated under Article 315-323 Part XIV Chapter II of the Constitution of India.
- The Commission conducts several examinations on behalf of the Union government. It also conducts civil services examinations every year and recommends candidates for appointment to the IAS, Indian Foreign Service (IFS), Indian Police Service (IPS) and Central Services – Group A and Group B.
- The Commission is headed by a Chairperson and can have a maximum of 10 members.

Recently in News :

- **Union Public Service Commission (UPSC) chairperson Manoj Soni has resigned due to “personal reasons,” almost five years before his tenure ends in 2029.**
- Mr. Soni, who joined the Commission as a Member in 2017, was sworn-in as the Chairperson on May 16, 2023.

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- Prior to his appointment to the UPSC in June 2017, Mr. Soni had served three terms as Vice-Chancellor in two universities, in his home State Gujarat.
-

Recent Resignation :

- Surinder Chawla : Managing director and chief executive officer of Paytm Payments Bank
- Senior diplomat Ruchira Kamboj : Indian Ambassador to the United Nations
- Y.S. Jagan Mohan Reddy : Chief minister of Andhra Pradesh
- Dr. Tamilisai Soundararajan : Telangana Governor and Puducherry Lt. Governor
- Leo Varadkar : Prime Minister of Ireland
- Vo Van Thuong : President of Vietnam
- Surinder Chawla : Managing director and chief executive officer of Paytm Payments Bank
- Humza Yousaf : Scotland's first Muslim First Minister
- Senior diplomat : Ruchira Kamboj Indian Ambassador to the United Nations

Ques : Who will be awarded the Olympic Order by the International Olympic Committee (IOC)?

अंतर्राष्ट्रीय ओलंपिक समिति (आईओसी) द्वारा ओलंपिक ऑर्डर किसे प्रदान किया जाएगा?

- (a) Neeraj Chopra / नीरज चोपड़ा
- (b) Saina Nehwal / साइना नेहवाल
- (c) Mary Kom / मैरी कॉम
- (d) Saikhom Mirabai Chanu / सैखोम मीराबाई चानू
- (e) Abhinav Bindra / अभिनव बिंद्रा

Answer : Option E

Explanation :

- Olympic gold medal winning shooter **Abhinav Bindra** was awarded with **Olympic Order by the International Olympic Committee (IOC)**.
- The award which was presented to Bindra for his outstanding services to the Olympic Movement, will be officially handed over to him during the 142nd IOC Session in Paris on August 10.
- Bindra became India's first individual Olympic gold medallist when he won the men's 10m air rifle event at 2008 Beijing Games.

About Olympic Order :

- The Olympic Order is the highest award of the IOC, given for distinguished contributions to the Olympic Movement.
- It is awarded to recognize an individual who has illustrated the Olympic ideal through his/her action, has achieved remarkable merit in the sporting world, or has rendered outstanding services to the Olympic cause, either through his own personal achievement or his contribution to the development of sport.
- Nominations are proposed by the Olympic Orders Council and decided upon by the Executive Board.

Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti

- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- ‘The Economic Times HR World Future Ready Organization Award 2024-25’ : NHPC, India’s premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film ‘Sunflowers Were the First to Know’
- Amal Clooney Women’s Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for “Kairos”
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the ‘Best Product Iteration’ category at the INMA Awards 2024 : OTTplay
- ‘Best Employer’ 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)’s 2024 Global Media Award : India Today Group’s AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda

Ques : International Chess Day is celebrated every year on which day?

राष्ट्रीय वेनिला आइसक्रीम दिवस हर साल किस दिन मनाया जाता है?

- (a) 21 July
- (b) 20 July
- (c) 23 July
- (d) 22 July
- (e) 25 July

Answer : Option B

Explanation :

- **International Chess Day** is celebrated every year on **20 july**.
- International Chess Day is celebrated annually on 20 July, the day the International Chess Federation was founded, in 1924.
- The idea to celebrate this day as the international chess day was proposed by UNESCO, and it has been celebrated as such since 1966, after it was established by FIDE.

Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day

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- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day
- 20 July : International Moon Day (Theme 2024 – Illuminating the Shadows)



IMPORTANT ONE – LINER Current Affairs

- The **National Institution for Transforming India (NITI) Aayog** has set an ambitious **target of \$500 billion in electronic manufacturing in value terms** for India to be **achieved by 2030**. This will help India achieve its ambition of becoming the world's third-largest economy.
- The **European Parliament re-elected** German politician Ursula von der Leyen as the European Commission President for another 5-year term.
- **Anil Bhardwaj** was honoured with the **Vikram Sarabhai Medal** at the **45th COSPAR Scientific Assembly**.
- **Six-time Grand Slam winner** and former World No. 1 in women's doubles **Sania Mirza**, six-time World Champion and Olympic bronze medallist **MC Mary Kom** and actor **Rannvijay Singha** have **joined 'Play Sports'** as brand ambassadors.
- The **Central Board of Direct Taxes (CBDT)** has **awarded** a network project to **Bharti-Airtel Ltd.**, which will go a long way in enhancing the digital infrastructure of the income tax department. Under the project, called **Taxnet 2.0**, the company will provide network connectivity, facility management services and video conferencing services.
- **Fusion MicroFinance Ltd**, one of India's major NBFC-MFIs, has **announced a name change to Fusion Finance Limited**.
- **Indian Institute of Science (IISc)**, and **Bengaluru and Bureau of Indian Standards (BIS)** signed an agreement For the establishment of the 'BIS Standardization Chair Professor' at the latter.
- The **theme** of the **India Mobile Congress 2024**, 'The Future is Now', was **unveiled by Shri Jyotiraditya M. Scindia**, Minister for Communications and Development of North Eastern Region.

Ques : _____ has received approval of funding of \$ 215.6 m from the Green Climate Fund.

_____ को ग्रीन क्लाइमेट फंड से 215.6 मिलियन डॉलर की फंडिंग की मंजूरी मिल गई है।

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

Answer : Option E

Explanation :

- **Small Industries Development Bank of India (SIDBI), has received approval of funding of \$ 215.6 m from the Green Climate Fund.**
- The loan to SIDBI is part of funding approvals worth \$1 billion for 17 projects in 35 developing countries
- The board of the Green Climate Fund, which is an entity set up by the United Nations Framework Convention on Climate Change (UNFCCC), approved a \$200 million loan and \$15.6 million grant for capacity building to SIDBI.

About Green Climate Fund :

- Established : 2010
- Established under : United Nations Framework Convention on Climate Change (UNFCCC)
- HQ : Incheon, South Korea
- Portfolio : 270 projects worth USD 14.9 billion (\$58.7 billion including cofinancing)

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About SIDBI :

- Established : 2 April 1990
- Headquarters : Lucknow, Uttar Pradesh, India
- Chairman & MD : Sivasubramanian Ramann
- The SIDBI is the apex regulatory body for overall licensing and regulation of micro, small and medium enterprise finance companies in India.

Recent related news :

- In July 2024, the Asian Development Bank (ADB) approved a \$240 million loan for rooftop solar projects in India, to be routed through the State Bank of India (SBI) and National Bank For Agriculture And Rural Development (NABARD).
- 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.

Ques : Cashfree Payments Receives _____ Licence for Payment Aggregator and Cross-Border Transactions

कैशफ्री पेमेंट्स को पेमेंट एग्रीगेटर और क्रॉस-बॉर्डर लेनदेन के लिए _____ लाइसेंस प्राप्त होता है

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

Answer : Option B

Explanation :

- **Cashfree Payments**, a company specialising in banking solutions and payments, received the **Reserve Bank of India's (RBI)** nod to **operate as a payment aggregator-cross border (PA-CB)**.
- The Bengaluru-based company is one of the first non-banks to receive the PA-CB licence.
- The RBI categorises PA-CBs as Export only PA-CB (PA-CB-E), Import only PA-CB (PA-CB-I), and Export and Import PA-CB (PA-CB-E&I).
- Cashfree Payments has received approval to operate as a PA-CB-E&I.

Criteria for payment aggregator-cross border (PA-CB) licence:

- In a circular issued in October 2023, the RBI had mandated minimum net worth requirements for non-banks to operate as PA-CBs.
- This included a minimum net worth of Rs 15 crore at the time of the application to the regulator, and Rs 25 crore net worth by March 31, 2026.

- New non-banks are required to attain a minimum net worth of Rs 25 crore by the end of the third financial year of the grant of authorisation.

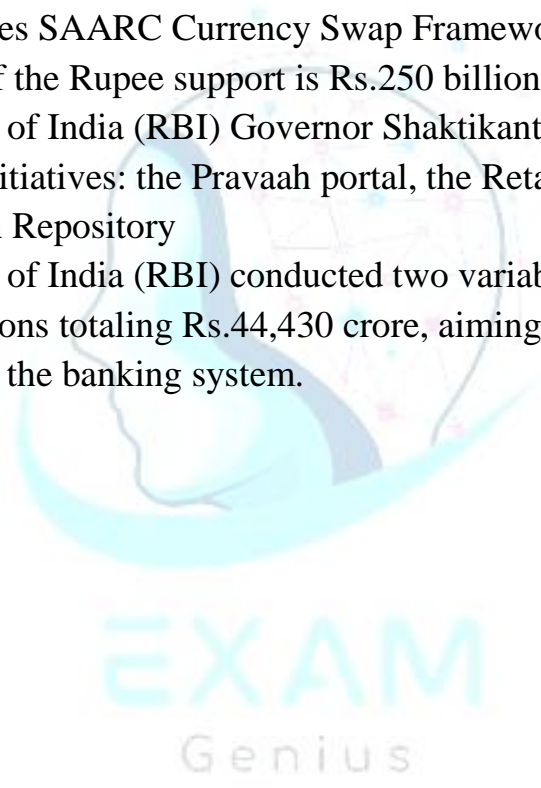
About Cashfree Payments :

- Established : 2015
 - Headquarters : Bangalore, Karnataka
 - CEO : Akash Sinha
-

RBI in News :

- According to a Bloomberg report, India's central bank Reserve Bank of India (RBI) sold Rs.34 billion (\$406 million) of bonds in the secondary market, likely to absorb excess cash in the banking system resulting from inflows into the nation's debt after being included in a global index.
- The Reserve Bank of India (RBI) has set up a committee to review the fee structure for white-label ATMs (WLAs). The committee is headed by Indian Banks' Association chief executive Sunil Mehta.
- The Reserve Bank of India (RBI) has developed new standards for lenders to follow before categorising loan accounts as fraudulent.
- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).
- The Reserve Bank of India (RBI) has allowed banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs.250 crore.
- The Reserve Bank of India (RBI) has cancelled the certificates of registration (CoR) of 2 Non Banking Finance Companies (NBFCs), Star Finserv India and Polytex India, due to irregular lending practices.

- According to the Reserve Bank of India's (RBI's) KLEMS [Capital (K), Labour (L), Energy (E), Material (M) and Services (S)] database, Employment growth rate rose to 6% in FY24 against 3.2% in FY23.
- The Reserve Bank of India (RBI) cancelled the licence of Banaras Merchantile Co-operative Bank Limited, Varanasi, Uttar Pradesh (UP) over inadequate capital and earnings prospects.
- The Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.



Ques : Where is the headquarters of Federal Bank?

फेडरल बैंक का मुख्यालय कहाँ है?

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

Answer : Option A

Explanation :

- **KVS Manian** has been **appointed** as the **Managing Director & Chief Executive Officer of Federal Bank** with effect from September 23, 2024.
- The current MD Shyam Srinivasan will step down from the position after a 14-year stint at the top. The Reserve Bank of India has approved Manian's appointment.
- Manian was earlier the Joint Managing Director of Kotak Mahindra Bank Limited till April 30, 2024, and was responsible for building a high quality integrated and profitable franchise across businesses.

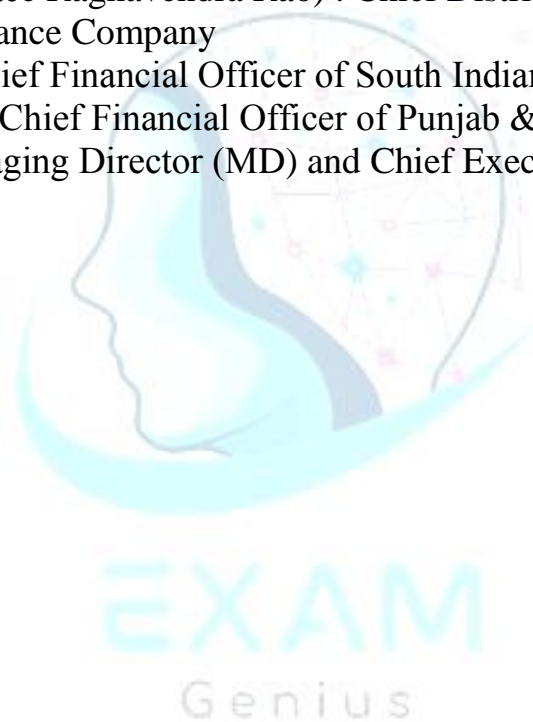
About Federal Bank :

- Federal Bank Limited is an Indian private sector bank headquartered in Kochi, Kerala.
- The bank has 1,336 branches spread across different states in India.
- It also has representative offices abroad in Abu Dhabi, Qatar, Kuwait, Oman, and Dubai.
- Founded- 23 April 1931
- Founder- K.P Hormis
- Headquarters – Kochi, Kerala.
- MD & CEO- Shyam Srinivasan

Recent Appointment in Banking & Insurance Sector :

- K Paul Thomas : Managing Director & CEO of ESAF Small Finance Bank
- Arun Bansal : Managing Director (MD) and Chief Executive Officer (CEO) of Paytm Payments Bank
- Ratan Kumar Kesh : interim MD and CEO of Bandhan Bank
- Siddhartha Mohanty : Life Insurance Corporation of India (LIC) has re-designated as managing director (MD) and chief executive officer (CEO).
- Charulatha S. Kar : Executive Directors of Reserve Bank of India (RBI)
- Challa Sreenivasulu Setty : chairman of State Bank of India (SBI)
- Rushabh Gandhi : Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance
- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company
- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank

- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital



Ques : _____ launches Generative AI-powered virtual relationship manager and credit line on UPI

_____ ने UPI पर जेनरेटिव AI-संचालित वर्चुअल रिलेशनशिप मैनेजर और क्रेडिट लाइन लॉन्च की

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

Answer : Option C

Explanation :

- **Bank of Baroda (BoB)** has **launched** a range of **digital and technology-led initiatives**, including a **Generative AI-powered virtual relationship manager (VRM)**, and credit line on UPI for enhancing payments and banking experience for customers.
- The GenAI-powered VRM, a first-of-its-kind initiative in the Indian banking sector, provides real-time information about the bank's products and services while also capturing customer requirements for specific banking services.
- This VRM, which communicates in multiple languages and is accessible through video, audio, and chat interfaces, will fulfil everyday basic banking services, including account statements, cheque book requests, debit card requests, interest certificates, and more.

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Recent Facilities Launched in Banking & Insurance Sector :

- Navi Mutual Fund has launched Navi Nifty 500 Multicap 50:25:25 Index Fund, the first-ever index fund to track the Nifty 500 Multicap 50:25:25 index
- Kotak Mahindra Bank (KMB) has unveiled a new distribution structure, integrating the physical branch network, digital branch channel (encompassing mobile banking and net banking platforms), and voice channel.
- Bandhan Bank has introduced a payment solution using Bharat QR Code for Current and Savings account customers.
- State Bank of India (SBI) has launched a 444-day term deposit scheme, “Amrit Vrishti”, with an interest rate of 7.25 per cent.
- Bajaj Finserv Asset Management has launched a new financial product for retail investors looking to get returns on their idle savings.
- BranchX India Private Limited, a leading neobank innovator, has launched India’s first personal loan solution through the Open Network for Digital Commerce (ONDC).
- Bank of Baroda (BoB) and Bank of Maharashtra (BoM) have introduced special deposit schemes to address the increasing credit demand.
- National Bank for Agriculture and Rural Development (NABARD) informed its arm that it has launched a Rs 750-crore agri fund for startups and rural enterprises. The fund called 'Agri-SURE' is announced by NABVENTURES, a subsidiary of NABARD.
- State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- BNP Paribas, the European Union’s leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- Ageas Federal Life Insurance has launched a new pension plan named ‘Golden Years Pension Plan’ that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India’s first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out ‘Paytm Health Saathi’, an exclusive health and income protection plan for its merchant partners.

- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finqury' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.

- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)

Ques : Lallianzuala Chhangte and Indumathi Kathiresan recently seen in News. They belongs to which sports ?

लल्लियानज़ुआला चांगटे और इंदुमथी कथिरेसन को हाल ही में समाचारों में देखा गया। वे किस खेल से संबंधित हैं?

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

Answer : Option B

Explanation :

- **Lallianzuala Chhangte** and **Indumathi Kathiresan** were named the **AIFF Best Men's and Women's Players** of the Year 2023-24 at the **AIFF Award Night in New Delhi**.
- **Lallianzuala Chhangte**, the 27-year-old winger from Mumbai City FC, secured the **AIFF Men's Player of the Year** award for the second consecutive time.
- **Indumathi Kathiresan**, the 30-year-old midfielder, became the first player from Tamil Nadu to win the **AIFF Women's Player of the Year** award.
- This achievement makes him only the fifth player to win the award multiple times.

AIFF Award Winners for 2023-24:

- Men's Player of the Year Lallianzuala Chhangte
 - Women's Player of the Year Indumathi Kathiresan
 - Promising Men's Player of the Year David Lalhlansanga
 - Promising Women's Player of the Year Neha
 - Men's Coach of the Year Khalid Jamil
 - Women's Coach of the Year Sukla Dutta
 - Referee of the Year Ramachandran Venkatesh
 - Assistant Referee of the Year Ujjal Halder
-

SPORTS NEWS :

- Oscar Piastri won his first Formula One race after completing a McLaren one-two with Lando Norris at the Hungarian Grand Prix.
- India has maintained its 124th position in the latest FIFA men's rankings released. Argentina at the top of the FIFA rankings.
- Rider Kavin Quintal is all set to make a historic debut at the WorldSBK SSP300 competitions and become the first Indian rider to participate in a World Superbike Championship.
- Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.
- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .

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- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Mannepilli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey

- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.

Ques : Who has been appointed as the brand ambassador for MotoGP in India?

भारत में मोटोजीपी के लिए किसे ब्रांड एंबेसडर नियुक्त किया गया है?

- (a) Virat Kohli / विराट कोहली
- (b) MS Dhoni / एमएस धोनी
- (c) Rohit Sharma / रोहित शर्मा
- (d) Shikhar Dhawan / शिखर धवन
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- Star India opener **Shikhar Dhawan** has been **appointed** the brand **ambassador for MotoGP** in India.
 - **Dhawan**, known for his dynamic presence on the cricket field, will ignite his passion for racing through the **latest campaign, 'Face Kar Race Kar'**.
 - The 'Face Kar Race Kar' campaign encapsulates the indomitable spirit of **MotoGP,celebrating resilience and inspiring fan.**
 - This strategic partnership marks a significant milestone in the promotion of motorcycle racing in a country traditionally dominated by cricket fandom.
-

Recently appointed Brand Ambassador :

- 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

EXAM
Genius

Ques : Charaideo Maidam has been named the first cultural UNESCO World Heritage Site of Northeast India. It is located in which state?

चराइदेव मैदाम को पूर्वोत्तर भारत का पहला सांस्कृतिक यूनेस्को विश्व धरोहर स्थल नामित किया गया है। यह किस राज्य में स्थित है?

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

Answer : Option C

Explanation :

- **Charaideo Maidam**, an ancient burial ground in **Assam**, is poised to become **Northeast India's first cultural UNESCO World Heritage Site**.
- This prestigious nomination was announced during the **46th session of the World Heritage Committee held in New Delhi**.
- Previously, Northeast India boasted two natural UNESCO World Heritage Sites — Kaziranga National Park, famous for its one-horned rhinoceroses, and Manas National Park, a renowned tiger reserve.
- Charaideo Maidam's nomination fills a significant gap, recognising Assam's rich cultural heritage.

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About Charaideo Maidam :

- Located in Assam's Charaideo district, Charaideo Maidam is the ancient burial ground of the Ahom dynasty. These impressive structures, similar to Egypt's pyramids, house the remains of Ahom's kings, nobles, and precious artefacts.
- The tradition of royal burials at Charaideo began with the first Ahom king, Chau-lung Siu-ka-pha, and continued for over 600 years in Assam.
- Dedicated to kings, queens, princes, and princesses, these Maidams hold deep significance for the Ahom community, symbolising their rich history and culture.

UNESCO in News :

- Ramcharitmanas, Panchatantra and Sahṛdayāloka-Locana of India is among 20 items of the Asia Pacific region which has been included in the 2024 cycle of the 'UNESCO's Memory of the World Asia-Pacific Regional Register.
- UNESCO's 'State of Ocean Report, 2024' provides crucial insights into the current state of global oceans, emphasising the challenges posed by climate change and human activities.
- A multibillion-dollar dam project underway across the Mekong River in Laos has prompted concerns that it could result in Luang Prabang City losing its UNESCO World Heritage Site status.
- Kozhikode becomes India's first UNESCO 'City of Literature
- Palestinian journalists covering Gaza awarded 2024 UNESCO/Guillermo Cano World Press Freedom Prize.
- Kempegowda International Airport (KIA) has secured recognition as one of the 'World's Most Beautiful Airports' and has been awarded the 'World Special Prize for an Interior 2023' by the UNESCO's Prix Versailles.
- Gujarat's Garba Dance Enters UNESCO's 'Intangible Cultural Heritage' List
- 46th session of the UNESCO World Heritage Committee will take place from July 21 to 31, 2024 in New Delhi, India.
- India has nominated the "Maratha Military Landscapes", a network of forts that showcase the strategic military powers of Maratha rule, for inclusion in the UNESCO World Heritage list for 2024-25.

Ques : Which company has partnered with Tata to manufacture India's first FAL (Final Assembly Line) H125 helicopter, which is set to roll out by 2026?

किस कंपनी ने टाटा के साथ मिलकर भारत का पहला FAL (फाइनल असेंबली लाइन) H125 हेलीकॉप्टर बनाने के लिए साझेदारी की है, जिसे 2026 तक लॉन्च किया जाना है?

- (a) Lockheed Martin / लॉकहीड मार्टिन
- (b) Blue Origin / ब्लू ओरिजिन
- (c) BAE Systems / बीएई सिस्टम्स
- (d) Boeing / बोइंग
- (e) Airbus / एयरबस

Answer : Option E

Explanation :

- **Airbus and Tata** are joining forces to manufacture **India's first FAL (Final Assembly Line) H125 helicopter**, which is set to **roll out by 2026**.
- This partnership aligns with **India's Atmanirbhar Bharat initiative** and **reflects Airbus's commitment** to investing in the Indian aerospace market despite regulatory challenges.
- The **initial production capacity will be 10 helicopters per year**, with the potential to scale up to **50 helicopters annually** in subsequent years.

Defence Related News :

- China sent a new Earth observation satellite into space from the Taiyuan Satellite Launch Center in north China's Shanxi Province.
- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.

- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- India has unveiled its first indigenously designed and developed light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.

- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.

Ques : Kush Maini, who was seen in news in July 2024 for achieving a remarkable achievement, is associated with which of the following sport?

कुश मैनी, जो जुलाई 2024 में एक उल्लेखनीय उपलब्धि हासिल करने के लिए समाचारों में दिखे थे, निम्नलिखित में से किस खेल से जुड़े हैं?

- (a) Discus Throw / चर्चा फेंको
- (b) Archery / तीरंदाजी
- (c) Golf / गोल्फ
- (d) Wushu / वुशु
- (e) Sprint Race / स्प्रिंट रेस

Answer : Option E

Explanation :

- **India's Kush Maini won his maiden Formula 2 Sprint Race at the Hungarian Grand Prix** after initial winner Richard Verschoor's was disqualified due to a technical infringement.
- Following the top of podium finish, the **23-year-old Invicta racing driver** added 10 points to his season tally.
- This **victory marks Maini's fifth podium of the season**, placing him eighth in the championship standings, just three points behind Dennis Hauger.
- With the win at the at Hungaroring on Saturday, **Maini surpassed Mercedes junior driver Kimi Antonelli** in the Formula 2 Drivers Standings to P8 with 66 points under his belt.

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Ques : PR Sreejesh has announced his retirement recently. He is related to which sport?

पीआर श्रीजेश ने हाल ही में संन्यास की घोषणा की है। वह किस खेल से संबंधित हैं?

- (a) Hockey / हॉकी
- (b) Tennis / टेनिस
- (c) Badminton / बैडमिंटन
- (d) Football / फुटबॉल
- (e) Cricket / क्रिकेट

Answer : Option A

Explanation :

- India veteran **goalkeeper PR Sreejesh** is set to **retire** from **international hockey** after the **Paris Olympics**, starting later this month.
- Sreejesh will take part in his fourth Olympic Games in Paris and will be hoping to sign off by adding to his **bronze medal from the 2020 edition in Tokyo**.
- The 36-year-old, who made his **debut for India in 2006**.
- Sreejesh was conferred with the Khel Ratna award, the highest sporting honour in the country.

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Recently Retired Players :

- 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

EXAM
Genius

Ques : Which state has been recognized as 'Best Performing State' under PM SVANidhi scheme?

पीएम स्वनिधि योजना के तहत किस राज्य को 'सर्वश्रेष्ठ प्रदर्शन करने वाले राज्य' के रूप में मान्यता दी गई है?

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

Answer : Option E

Explanation :

- **Madhya Pradesh** has been recognized as the 'Best Performing State' under the Prime Minister SVANidhi scheme, which supports urban street vendors with collateral-free loans up to Rs.50,000.

PM SVANidhi scheme: 'Best Performing State' category :

1st: Madhya Pradesh
2nd: Assam

Best Performing Urban Local Bodies (ULBs) - Loan Performance with mega and million plus cities :

1st: Municipal Corporation of Delhi (MCD)
2nd: Bruhat Bengaluru Mahanagara Palike (BBMP)
3rd: Ahmedabad Municipal Corporation

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National Urban Livelihood Mission (DAY-NULM) category of Systematic Progressive Analytical Real Time Ranking (SPARK) :

1st: Kerala

2nd: Uttar Pradesh

3rd: Rajasthan

About PM SVANidhi Scheme:

- Implemented in : 1st June 2020
- Funded by : Ministry of Housing and Urban Affairs
- **Objective** : For providing affordable working capital loans to street vendors to resume their livelihoods that have been adversely affected due to Covid-19
- **Target** : 42 lakh street vendors are to be provided benefits under PM SVANidhi Scheme by December, 2024.

Ques : National Broadcasting Day is celebrated in India every year on which day?

भारत में हर साल किस दिन राष्ट्रीय प्रसारण दिवस मनाया जाता है?

- (a) 22 July
- (b) 23 July
- (c) 24 July
- (d) 25 July
- (e) 26 July

Answer : Option B

Explanation :

- **National Broadcasting Day** is celebrated in India every year on **July 23**.
- It is a day to remember and appreciate the impact of radio as a medium of communication, entertainment, and education.
- Radio has played a significant role in connecting people across India, sharing news, music, and stories that have shaped the nation's cultural and social landscape.
- The history of National Broadcasting Day dates back to July 23, 1927. On this day, the Indian Broadcasting Company (IBC) made its first radio broadcast from Bombay (now Mumbai).
- This event marked the start of organised radio broadcasting in India. The IBC was later taken over by the government and renamed All India Radio (AIR) in 1936. Since then, AIR has become one of the largest radio networks in the world, reaching millions of listeners across the country.

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Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day
- 20 July : International Moon Day (Theme 2024 – Illuminating the Shadows)
- 20 July : International Chess Day

IMPORTANT ONE – LINER Current Affairs

- **Prime Minister Modi announced** that India will **contribute one million dollar** to the **UNESCO World Heritage Centre**. This grant will be used for capacity building, technical assistance and conservation of the world heritage sites.
- The **Comptroller and Auditor General of India Girish Chandra Murmu inaugurated** the **International Centre for Audit of Local Governance (iCAL)** at Rajkot in Gujarat.
- Former Foreign Secretary **Vinay Kwatra appointed** as **India's next Ambassador to the United States**. He replaced Taranjit Sandhu.
- **Ivory Coast (Côte d'Ivoire)** has recently become the **53rd Party to the 1992 UN Water Convention**, officially known as the Convention on the Protection and Use of Transboundary Watercourses and International Lakes. This accession marks Ivory Coast as the 10th African nation to join the treaty.
- **BTS member Kim Seokjin** (stage name: Jin) **participated** in the **torch relay** of the **2024 Paris Olympic Games** as South Korea's torchbearer in Paris, France.
- Recently, **NASA collaborated** with **Grammy-winning rapper, singer, and songwriter Missy Elliott** to send her song "The Rain (Supa Dupa Fly)" to Venus, Elliott's favorite planet.
- The **Uttar Pradesh government** notified the **formation of the State Capital Region' (SCR) on the lines of the National Capital Region (NCR)**. Governor Anandiben Patel also approved the establishment of Uttar Pradesh State Capital Region Development Authority (UP-SCRDA).

Ques : Who has appointed Grant Thornton Bharat as an external auditor?

ग्रंट थॉर्नटन भारत को बाहरी लेखा परीक्षक के रूप में किसने नियुक्त किया है?

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer : Option E

Explanation :

- **Kotak Mahindra Bank (KMB)** has appointed **Grant Thornton Bharat** as an **external auditor** for its IT systems.
- This **appointment comes months after** the Reserve Bank of India (**RBI**) **barred the bank from adding new clients digitally**.
- In April 2024, the RBI identified deficiencies and non-compliances in several areas of Kotak Mahindra Bank's IT operations for 2022 and 2023.
- The issues included IT inventory management, patch and change management, user access management, vendor risk management, and data security.

About Kotak Mahindra Bank (KMB) :

- Founded : 1985
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Ashok Vaswani

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Ques : Atal Innovation Mission and _____ sign a Letter of Intent towards building joint innovation programs in global south.

अटल इनोवेशन मिशन और _____ ने वैश्विक दक्षिण में संयुक्त नवाचार कार्यक्रम बनाने की दिशा में एक आशय पत्र पर हस्ताक्षर किए।

- (a) World Trade Organization
- (b) Asia-Pacific Economic Cooperation
- (c) International Monetary Fund
- (d) World Intellectual Property Organization
- (e) None of these

Answer : Option D

Explanation :

- A high-level delegation from **World Intellectual Property Organization (WIPO)** comprising of **Mr. Sherif Saadallah, Executive Director, WIPO Academy** and Ms. Altaye Tedla, Head WIPO Academy visited NITI Aayog for **signing of a Joint Letter of Intent (JLoI) between Atal Innovation Mission (AIM) and WIPO.**
- The JLoI is aimed at building programs for Innovation, Entrepreneurship & Intellectual Property (IP) for countries in the Global South.
- This pathbreaking partnership between AIM and WIPO will take the best of India's innovation models to countries that are on similar development trajectories, and will enhance understanding and awareness about IPR right from the school-level and unlock the innovation potential of the world as well as foster inclusive and sustainable economic growth.
- **Atal Innovation Mission** is a **flagship initiative** by the **NITI Aayog** to create a culture of innovation and entrepreneurship across India.

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Ques : Tripartite Agreement on Cross-Border Electricity Trade Among _____ , India and Bangladesh.

_____ , भारत और बांग्लादेश के बीच सीमा पार बिजली व्यापार पर त्रिपक्षीय समझौता।

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Malaysia / मलेशिया
- (d) Pakistan / पाकिस्तान
- (e) Bhutan / भूटान

Answer : Option B

Explanation :

- **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.
- **Nepal will export 40 megawatts (MW) of electricity annually** to Bangladesh during the monsoon season, spanning five months each year. Nepal expects to earn 6.40 cents per unit of electricity.
- Estimated at USD 9.216 million from electricity sales to **Bangladesh** during the five-month peak season.

Recent agreements between India with Different countries :

- India and the U.S. : To rapidly conclude a bilateral agreement aimed at enhancing cooperation on critical minerals
- India and Marshall Islands : To provide an annual grant for four community development projects as part of New Delhi's outreach to Pacific Island states
- India and Bhutan : To work together in the areas of air quality, forest, wildlife management and capacity building in the field of environment and climate change

Ques : Coal India Limited Established in Which Year ?

कोल इंडिया लिमिटेड की स्थापना किस वर्ष हुई?

- (a) 1975
- (b) 1985
- (c) 1995
- (d) 1972
- (e) 1987

Answer : Option A

Explanation :

- Public-sector Company **Coal India Ltd (CIL)** has **stepped** into **mining critical minerals**.
- CIL said it had got its first critical-mineral asset, a graphite block in Madhya Pradesh.
- **Graphite is crucial for lithium-ion batteries**, used in electric vehicles and renewable energy storage
- By acquiring the composite licence for the 599.76-hectare graphite block, CIL has become the first major player in the critical-mineral auction.

About Coal India Limited :

- Established : 1975
- HQ : Kolkata, West Bengal
- CMD : PM Prasad

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Ques : How many remote pilot certificates issued for operating drones in India ?

भारत में ड्रोन संचालन के लिए कितने रिमोट पायलट प्रमाणपत्र जारी किए गए हैं?

- (a) 15,000
- (b) 16,000
- (c) 17,000
- (d) 18,000
- (e) 12,000

Answer : Option B

Explanation :

- As many as **16,000 Remote Pilot Certificates (RPCs)** have been **issued for operating drones** in the country, Minister of State for Civil Aviation Murlidhar Mohol told the Rajya Sabha.
- The certificates have been issued by the **DGCA-approved Remote Pilot Training Organisations (RPTOs)**.
- 48 drone companies are producing DGCA type-certified Unmanned Aircraft System (UAS) models in the country and 70 models have been type certified by the regulator.
- There are **116-DGCA-approved RPTOs**.

About Minister of State for Civil Aviation :

- Union Minister : Kinjarapu Ram Mohan Naidu
- Minister of State : Murlidhar Kisan Mohol

Defence Related News :

- Airbus and Tata are joining forces to manufacture India's first FAL (Final Assembly Line) H125 helicopter, which is set to roll out by 2026.
- China sent a new Earth observation satellite into space from the Taiyuan Satellite Launch Center in north China's Shanxi Province.
- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.
- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- India has unveiled its first indigenously designed and developed light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.

- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).

- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).

Ques : Which country reported interest in acquiring India's Pralay missile ?

किस देश ने भारत की प्रलय मिसाइल प्राप्त करने में रुचि दिखाई?

- (a) Spain / स्पेन
- (b) Argentina / अर्जेंटीना
- (c) France / फ्रांस
- (d) Armenia / आर्मेनिया
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- **Armenia's** reported interest in acquiring India's Pralay missile is a great opportunity for India.

About Pralay Missile:

- 'Pralay' is a 350-500 km short-range, quasi-ballistic surface-to-surface missile with a payload capacity of 500-1,000 kg.
- Range: It can hit targets 150-500 km away.
- The missile has been developed by the Defence Research and Development Organisation (DRDO) in view of the country's defence requirements along the Line of Actual Control (LAC) and Line of Control (LoC).
- The solid-fuel, battlefield missile is based on the Prithvi Defence Vehicle.

Ques : _____ inaugurated the National Landslide Forecasting Centre

_____ ने भूवैज्ञानिक में राष्ट्रीय भूस्खलन पूर्वानुमान केंद्र का उद्घाटन किया

- (a) Minister of Defence / रक्षा मंत्री
- (b) Minister of Road Transport and Highways / सड़क परिवहन और राजमार्ग मंत्री
- (c) Minister of Commerce and Industry / वाणिज्य और उद्योग मंत्री
- (d) Minister of Panchayati Raj / पंचायती राज मंत्री
- (e) Minister of Coal and Mines / कोयला और खान मंत्री

Answer : Option E

Explanation :

- **Union Minister of Coal and Mines inaugurated the National Landslide Forecasting Centre at Geological Survey of India (GSI) Kolkata and also launched the Bhusanket Web Portal and Bhooskhalan Mobile App.**
- The advanced National Landslide Forecasting Center, equipped with the latest technology, will **provide early warning information to the local administration, update landslide inventories**, and integrate real-time rainfall and slope instability data for **enhanced forecasting accuracy**.
- The Web Portal, **Bhooskhalan Mobile App**, will enable quick dissemination of **daily landslide forecasts** and **allow stakeholders to share and update spatial and temporal information** on landslide occurrences.
- A landslide is the **mass movement** of earth, rocks, or debris down a mountain slope due to the pull of gravity. It can happen suddenly or slowly over a long period.

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- The most landslide-prone areas in India are the **Himalayan regions**, followed by the Northeastern hill ranges, the Western Ghats, the Nilgiris, the Eastern Ghats and the Vindhyans mountain range.
- The landslide in the Northeastern region, especially the **Darjeeling district of West Bengal, in Sikkim, Mizoram, Tripura, Meghalaya, Assam, Nagaland and Arunachal Pradesh**, pose chronic problems, causing recurring economic losses worth billions of rupees.
- That is why the **first National Landslide Forecasting Center**, which will **cater** to the **Northeastern region**, has been set up **in Kolkata**.

About the Geological Survey of India :

- The Geological Survey of India (GSI) was set up in 1851 to find coal-bearing areas for the Railways.
- Currently, the main function of the Geological Survey of India is to create and update the national mineral resource assessment and geoscientific information.
- It comes under the Union Ministry of Mines.
- Headquarters: Kolkata
- Regional Offices of GSI: Lucknow, Jaipur, Nagpur, Hyderabad, Shillong and Kolkata
- Director General of GSI: Janardan Prasad

Recently launched Apps/portals:

- North East Region Agri Commodity E-Connect (NERACE) app : Union Minister for the Development of the North East Region Jyotiraditya Scindia launched to support agricultural and horticultural products
- eSwasthya Dham portal : Uttarakhand Government's Department of Health and Family Welfare
- Skill India Digital Hub (SIDH) Portal : Jayant Chaudhary, Union Minister of State (Independent Charge)
- Lokpath Mobile App : Chief Minister of Madhya Pradesh, Mohan Yadav has launched to quickly fix road problems that people report within seven days.
- Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN) - Union Minister for Coal and Mines, G Kishan Reddy for providing support of Rs 1,00,000/- (Rupees One Lakh) to the Preliminary examination qualified candidates
- Sangyaan App - Director General of Railway Protection Force (RPF) Manoj Yadava
- Karnataka Bank Limited (KBL), a leading private sector bank launched KBL WISE (Wellness Investments and Savings for Elderly) Senior Citizen Savings Account.
- The government is likely to launch the National Health Claim Exchange (NHCX) — a single portal to submit and process health insurance claims across hospitals in the country — in the next two three months.
- 'Swiggy Pawlice' initiative for finding missing pets : Swiggy
- 'Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan' (PM-SURAJ) : Prime Minister Narendra Modi
- 'Know Your Candidate' (KYC) Chief Election Commissioner Rajiv Kumar
- Bhasha-Net Portal : National Internet Exchange of India (NIXI) and Ministry of Electronics and Information Technology (MeitY)
- Sankalan : Union Minister Amit Shah, Ministry of Home Affairs (MHA)
- Saksham App : Election Commission
- citizens' vigil App : Election Commission

Ques : Which company will set up two waste-to-green charcoal plants Gurugram and Faridabad, Haryana?

कौन सी कंपनी हरियाणा के गुरुग्राम और फरीदाबाद में दो अपशिष्ट-से-हरित चारकोल संयंत्र स्थापित करेगी?

- (a) Reliance Industries Ltd. / रिलायंस इंडस्ट्रीज लिमिटेड
- (b) Mahindra & Mahindra Ltd / महिंद्रा एंड महिंद्रा लिमिटेड
- (c) NTPC Vidyut Vyapar Nigam Limited / एनटीपीसी विद्युत व्यापार निगम लिमिटेड
- (d) Larsen & Toubro (L&T) / लार्सन एंड टुब्रो (एल एंड टी)
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- **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**.
- The **MoU** was **signed** in the presence of **Union Power Minister Manohar Lal, Chief Minister Nayab Singh Saini and Minister of State for Urban Local Bodies Subhash Sudha**.
- NTPC Vidyut Vyapar Nigam Limited, a subsidiary of National Thermal Power Corporation Limited, will set up this plant under the Atmanirbhar Bharat Abhiyan.
- These green charcoal plants will be set up in Bandhwari in Gurugram and Mothuka in Faridabad. Each plant will cost around 500 crore rupees.
- These plants will convert 1,500 tonnes of waste collected daily from Gurugram and Faridabad into charcoal.

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Recent MoU and agreement :

- Airports Authority of India has signed an agreement with Urban Development Department, government of Rajasthan, and the Civil Aviation Department, for the development of Kota Greenfield Airport in Rajasthan.
- National Film Development Corporation (NFDC), a public sector enterprise under the aegis of the Ministry of Information and Broadcasting (MoIB), have joined hands with Netflix India to launch an upskilling program for voice-over artists in India called “The Voicebox”.
- PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024.
- The Mutual Recognition Agreement (MRA) for organic products between India and Taiwan has been implemented during the 9th Working Group on Trade Meeting with Taiwan at New Delhi.
- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a ‘Mission Nishchay’ in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.
- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.
- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.

- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.
- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the purchase of Airbus helicopters in India.
- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.
- India and Iran Inks 10-year Deal to Operate Iran's Chabahar Port. Under the agreement, India Ports Global Limited (IPGL) committed to investing \$370 million to enhance the port's infrastructure
- India and Moldova signed an agreement allowing holders of diplomatic and official passports from either country to travel to the other without requiring a visa.
- A joint initiative between India and Oman to boost research and conservation of sharks and rays in the Arabian Sea will be launched
- Girish Chandra Murmu, the Comptroller and Auditor General of India (CAG), has signed a MoU with Toyam Raya, Auditor General of Nepal to strengthen collaboration and facilitate the exchange of expertise in auditing practices between the Supreme Audit Institutions (SAIs) of both countries.

Ques : Who has been elected as the President of the Institute of Cost Accountants of India for the 2024-25 period?

2024-25 की अवधि के लिए भारतीय लागत लेखाकार संस्थान के अध्यक्ष के रूप में किसे चुना गया है?

- (a) Gaurav Banerjee / गौरव बनर्जी
- (b) Jetha Ahir / जेठा अहीर
- (c) Pradeep Singh Kharola / प्रदीप सिंह खरोला
- (d) Srinivasa Prasad / श्रीनिवास प्रसाद
- (e) Bibhuti Bhusan Nayak / विभूति भूषण नायक

Answer : Option E

Explanation :

- **Bibhuti Bhusan Nayak** has been **elected** unanimously as the **new President of the Institute of Cost Accountants of India (ICMAI)** for the **2024-25 period**.
- He will **succeed Ashwin Dalwadi**, who was the **president** for the **2023-24 period**.
- TCA Srinivasa Prasad has been elected as the vice president of the Institute of Cost Accountants of India for 2024-25 .

About Institute of Cost Accountants of India (ICMAI) :

- The Institute of Cost Accountants of India was set up as a statutory body on 28 May 1959 under the provisions of the Cost and Works Accountants Act, 1959.
- A statutory body is an institution set up under the provision of a law made by the Parliament or by a competent state legislature.

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The Institute of Cost Accountants of India comes under the Union Ministry of Corporate Affairs.

- The Institute of Cost Accountants of India is the regulator of Cost and Accounting Management in India.
- The Institute of Cost Accountants of India has four Regional Councils in Kolkata, Delhi, Mumbai and Chennai, 113 Chapters in India and 10 overseas Centers.

Recent Appointment in different departments :

- Rajendra Prasad Goyal : Additional charge as the Chairman and Managing Director (CMD) of the NHPC Limited
- Cmde D.K. Murali : Chairman and Managing Director (CMD) of Broadcast Engineering Consultants India Limited (BECIL)
- Sumant Sinha : Co-Chair of Global CEO Climate Leaders Alliance
- Deepa Malik : sub-regional representative for South Asia by the Asian Paralympic Committee (APC)
- Roberta Metsola : President of the European Parliament
- Vikram Misri : 35th Foreign Secretary
- Justice Aalia Neelum : Chief Justice of the Lahore High Court (LHC) of Pakistan
- Robert Jerard Ravi : BSNL Chairman and Managing Director (CMD)
- Rajat Sharma : President of News Broadcasters & Digital Association (NBDA)
- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance Minsiter
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)

- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dhirendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : President of the Professional Golf Tour of India
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)
- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF

- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)
- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)
- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh
- Narsingh Yadav : chairman of the Wrestling Federation of India's Athletes' Commission
- Nidhi S Jain : Chief Vigilance Officer (CVO) of Cotton Corporation of India Limited (CCI).
- Vice Chancellor of Aligarh Muslim University (AMU) : Professor Naima Khatoon
- Secretary of the Department of Posts : Vandita Kaul (replace Vineet Pandey)
- National Judicial Academy (NJC) Bhopal : Justice Aniruddha Bose

Ques : Kristen Michal has been appointed as the new Prime Minister of which country?

क्रिस्टन माइकल को किस देश का नया प्रधानमंत्री नियुक्त किया गया है?

- (a) Lithuania / लिथुआनिया
- (b) Estonia / एस्टोनिया
- (c) Netherlands / नीदरलैंड
- (d) Poland / पोलैंड
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- **Kristen Michal** was sworn in as the new **Prime Minister of Estonia** for the **Estonian Reform Party** (Eesti Reformierakond).
- The Estonian Parliament voted in favour of Michal, previously the Minister of Climate, to become the country's new leader after he was nominated for the position by his party to replace outgoing Prime Minister Kaja Kallas.
- Estonian liberals retain the Prime Minister position as well as six ministerial roles. Yoko Alender, Member of the Estonian Parliament, is the new Minister of Climate and Erkki Keldo has become the Minister of Economic Affairs and Industry.

About Estonia :

- Capital – Tallinn
- Currency – Euro
- Official language – Estonian
- President – Alar Karis
- Prime Minister – Kristen Michal

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Newly Appointed Prime Minister & President :

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

Ques : Nuno Borges is from which country?

नूनो बोर्गस किस देश से हैं?

- (a) Portugal / पुर्तगाल
- (b) Spain / स्पेन
- (c) Sweden / स्वीडन
- (d) France / फ्रांस
- (e) Belarus / बेलारूस

Answer : Option A

Explanation :

- In **Swedish Open Tennis**, **Nuno Borges of Portugal** defeated Spaniard Rafael Nadal in the final, 6-3, 6-2, to **win the men's singles tennis title** at Bastad in Sweden.
- It was **Borges's first ATP Tour title**.
- He became the **second Portuguese player in the Open Era to win** a main tour singles title, after João Sousa. It was also Nadal's first final since the 2022 French Open.

SPORTS NEWS :

- India's Kush Maini won his maiden Formula 2 Sprint Race at the Hungarian Grand Prix after initial winner Richard Verschoor's was disqualified due to a technical infringement.
- Lallianzuala Chhangte and Indumathi Kathiresan were named the AIFF Best Men's and Women's Players of the Year 2023-24 at the AIFF Award Night in New Delhi.
- Oscar Piastri won his first Formula One race after completing a McLaren one-two with Lando Norris at the Hungarian Grand Prix.
- India has maintained its 124th position in the latest FIFA men's rankings released. Argentina at the top of the FIFA rankings.
- Rider Kavin Quintal is all set to make a historic debut at the WorldSBK

SSP300 competitions and become the first Indian rider to participate in a World Superbike Championship.

- Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.
- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Mannepilli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.

- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.

Ques : Which country has recently unveiled the world's first high-speed carbon fiber train?

हाल ही में किस देश ने दुनिया की पहली हाईस्पीड कार्बन फाइबर ट्रेन का अनावरण किया है?

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

Answer : Option E

Explanation :

- **China has shown off a revolutionary passenger train made of only carbon fiber.** This is a **big step forward in high-speed rail technology.**
- According to Interesting Engineering, the country has **unveiled the first carbon fiber-only passenger train in history.** The world looks to China's vast high-speed rail network, which currently covers around 28,000 miles.
- This advanced train can reach a top speed of 87 mph. It is expected to consume 7% less energy than a typical steel train, according to Qingdao Sifang.
- This is a notable advancement in sustainable transportation since the decrease in energy usage is in line with larger environmental objectives.

About China

- Capital – Beijing
- Currency – Yuan
- President – Xi Jinping

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Ques : 'Shiksha Saptah' will observe by the Department of School Education and Literacy from _____ to _____ July 2024.

स्कूली शिक्षा एवं साक्षरता विभाग द्वारा _____ से _____ जुलाई 2024 तक 'शिक्षा सप्ताह' मनाया जाएगा।

- (a) July 22 to July 28
- (b) July 23 to July 28
- (c) July 24 to July 29
- (d) July 24 to July 30
- (e) July 25 to July 31

Answer : Option A

Explanation :

- The **Department of School Education and Literacy under the Ministry of Education (MoE)** has **begun** its week-long observance of **'Shiksha Saptah' (Education Week)**, to **mark the fourth anniversary of the National Education Policy 2020**.
- The event is scheduled **from July 22 to July 28** with the **first day** being **observed as the Teaching-Learning Material (TLM) Day**.
- This event, organised under the ambit of the Ministry of Education, Govt. of India, aims to present a common platform to resonate and live the spirit of achievements gained over the last four years of NEP 2020 implementation.
- **During the week theme-based days will be observed**. It includes Teaching-Learning Material Day, Foundational Literacy and Numeracy Day, Sports Day and Cultural Day.

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Ques : National Broadcasting Day is celebrated in India every year on which day?

भारत में हर साल किस दिन राष्ट्रीय प्रसारण दिवस मनाया जाता है?

- (a) 22 July
- (b) 23 July
- (c) 24 July
- (d) 25 July
- (e) 26 July

Answer : Option B

Explanation :

- **National Broadcasting Day** is celebrated in India every year **on July 23**.
- It is a day to remember and appreciate the impact of radio as a medium of communication, entertainment, and education.
- **Radio** has **played a significant role** in connecting people across India, sharing news, music, and stories that have shaped the nation's cultural and social landscape.
- The **history** of **National Broadcasting Day** dates back to **July 23, 1927**. On this day, the Indian Broadcasting Company (IBC) made its first radio broadcast from Bombay (now Mumbai).
- This event marked the start of organised radio broadcasting in India. The IBC was later taken over by the government and renamed All India Radio (AIR) in 1936. Since then, AIR has become one of the largest radio networks in the world, reaching millions of listeners across the country.

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Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day
- 20 July : International Moon Day (Theme 2024 – Illuminating the Shadows)
- 20 July : International Chess Day
- 23 July : National Broadcasting Day
- 22 July : Pi Approximation Day 2024
- 22 July : World Brain Day 2024 (Theme 2024 Brain Health and Prevention: Protecting Our Future)

Static Banking Awareness Terms Recently in News :

Types of Money

1. Dear Money :

- The money which is available at high interest rates and hence restricts expenditure by companies.
- Due to restricted money supply, interest rates will be pushed up. Hence, it is very difficult to raise money during this period of dear money.

2. Barren Money :

- Money which is not earning any interest
- Money which is not invested anywhere
- Money which is kept in a safe deposit locker

3. Hot Money :

- Hot money refers to funds that are controlled by investors who actively seek short-term returns. These investors scan the market for short-term, high interest rate investment opportunities. A typical shortterm investment opportunity that attracts "hot money" is the certificate of deposits.
- Hot currency is the currency which is easily available in the market and can be converted into another currency. And it flows easily in and out of the market in terms of investment.

4. Hard Currency :

- Hard currency, safe-haven currency or strong currency is any globally traded currency that serves as a reliable and stable store of value.

5. Fiat Money :

- Fiat money is one that is declared legal tender. This includes any form of currency in circulation such as paper money or coins. Fiat money is backed by a country's government instead of a physical commodity.

IMPORTANT ONE – LINER Current Affairs

- The **European Space Agency** recently **announced** that its new **Ramses spacecraft** may accompany the **asteroid Apophis before and after its safe**, albeit rather close, **pass of Earth**. It will intercept the asteroid 99942 Apophis and accompany it through its safe but exceptionally close flyby of Earth in 2029.
- **Sanjeev Krishan** re-elected for second term as **PwC India Chairperson**.
- **Union Minister of Coal and Mines** launched the **Mineral Exploration Hackathon** and the **National District Mineral Foundation (DMF) Portal**. It is a centralized platform to gather information on the District Mineral Foundations across the country.
- Former Indian tennis stars **Leander Paes and Vijay Amritraj** have become the **first Asian men** to be **inducted into the prestigious International Tennis Hall of Fame**.
- The Navratna company **ONGC Videsh Limited (OVL)** has **bought** the Norwegian firm **Equinor's stake in Azerbaijan's offshore Azeri Chirag Gunashli oil field** and an associated oil pipeline for \$60 million.
- The Centre plans to increase the upper limit of the short-term crop loans under the **Modified Interest Subvention Scheme (MISS)** from **Rs 3 lakh to Rs 5 lakh**.
- Scientists from the **Indian Space Research Organisation (ISRO)** have **successfully** mapped the submerged **structure of Adam's Bridge**, also known as **Ram Setu**.
- The **Madhya Pradesh** State Wildlife Board has accorded **approval** to declare **Ratapani Wildlife Sanctuary**, on the outskirts of Bhopal, as the eighth tiger reserve of MP.
- The newly elected **BJP government** has **renamed** the **Biju Patnaik Sports Award** as **Odisha Rajya Krida Samman'**.

Ques : _____ Implements Stricter Regulations for Cash Pay-Outs at Banks

_____ ने बैंकों में नकद भुगतान के लिए सख्त नियम लागू किए

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** tightened norms related to **cash pay-out service at banks**, making it mandatory for lenders to keep a record of recipients.
- Remitting banks and business correspondents (BCs) must register the remitter using a verified cell phone number and a self-certified 'officially valid document (OVD)'.
- Transactions must be validated with an **additional factor of authentication (AFA)**.
- Remitter details should be included as part of the **IMPS (Immediate Payment Service) / NEFT (National Electronic Funds Transfer) transaction message**.
- The guidelines do not apply to card-to-card transfer transactions.

What is meant by Cash Pay-Out?

- Cash pay-out refers to **arrangements for amounts being transferred out of bank accounts** to beneficiaries not having a bank account.

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- The new guidelines are an update to the **RBI's October 2011 framework on 'Domestic Money Transfer'**.
- These revised norms will come into effect from **November 1, 2024**.

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

RBI in News :

- Cashfree Payments, a company specialising in banking solutions and payments, received the Reserve Bank of India's (RBI) nod to operate as a payment aggregator-cross border (PA-CB).
- According to a Bloomberg report, India's central bank Reserve Bank of India (RBI) sold Rs.34 billion (\$406 million) of bonds in the secondary market, likely to absorb excess cash in the banking system resulting from inflows into the nation's debt after being included in a global index.
- The Reserve Bank of India (RBI) has set up a committee to review the fee structure for white-label ATMs (WLAs). The committee is headed by Indian Banks' Association chief executive Sunil Mehta.
- The Reserve Bank of India (RBI) has developed new standards for lenders to follow before categorising loan accounts as fraudulent.
- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).

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- The Reserve Bank of India (RBI) has allowed banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs.250 crore.
- The Reserve Bank of India (RBI) has cancelled the certificates of registration (CoR) of 2 Non Banking Finance Companies (NBFCs), Star Finserv India and Polytex India, due to irregular lending practices.
- According to the Reserve Bank of India's (RBI's) KLEMS [Capital (K), Labour (L), Energy (E), Material (M) and Services (S)] database, Employment growth rate rose to 6% in FY24 against 3.2% in FY23.
- The Reserve Bank of India (RBI) cancelled the licence of Banaras Merchantile Co-operative Bank Limited, Varanasi, Uttar Pradesh (UP) over inadequate capital and earnings prospects.
- The Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.

Ques : National Asset Reconstruction Co Ltd (NARCL) established in which year ?

नेशनल एसेट रिकंस्ट्रक्शन कंपनी लिमिटेड (NARCL) की स्थापना किस वर्ष में हुई?

- (a) 2012
- (b) 2014
- (c) 2016
- (d) 2020
- (e) 2021

Answer : Option E

Explanation :

- The government backed **National Asset Reconstruction Co Ltd (NARCL)** has **offered to acquire** another **Rs 1.25 lakh crore** of **non-performing assets (NPAs)** from banks with offers at various stages of **due diligence and evaluations**.
- This is in addition to the 18 accounts with total banking loan exposure of **around Rs 92,000 crore acquired by NARCL so far**.
- While offers on assets worth Rs 1.25 lakh crore are at different stages of acquisition, due diligence, and evaluations for assets of around Rs 40,000 crore are underway.

About NARCL :

- Established : July 2021
- HQ : Mumbai
- Chairman : Diwakar Gupta

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Ques : Which Bank Raises Fixed Deposit Rates by 20 Basis Points?
कौन सा बैंक सावधि जमा दरों में 20 आधार अंकों की वृद्धि करता 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 D

Explanation :

- **HDFC Bank** has **increased** fixed deposit **interest rates** by up to **20 basis points (bps)** for amounts **below Rs 3 crore**.
- The new rates are **effective from July 24, 2024**.
- The **highest interest rate** offered by the bank is **7.40%** for general citizens and **7.90% for senior citizens** on a tenure of 4 years and 7 months to 55 months.

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

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Time period and rates

Time period	General citizen rates	Senior citizen rates
7 - 14 days	3.00%	3.50%
15 - 29 days	3.00%	3.50%
30 - 45 days	3.50%	4.00%
46 - 60 days	4.50%	5.00%
61 - 89 days	4.50%	5.00%
90 days \leq 6 months	4.50%	5.00%
6 months 1 day \leq 9 months	5.75%	6.25%
9 months 1 day $<$ 1 year	6.00%	6.50%
1 year $<$ 15 months	6.60%	7.10%
15 months $<$ 18 months	7.10%	7.60%
18 months $<$ 21 months	7.25%	7.75%
21 months - 2 years	7.00%	7.50%
2 Years 1 day $<$ 2 Years 11 Months	7.00%	7.50%
2 Years 11 Months - 35 Months	7.35%	7.85%
2 Years 11 Months 1 day \leq 3 Year	7.00%	7.50%
3 Years 1 day $<$ 4 Years 7 Months	7.00%	7.50%
4 Years 7 Months - 55 months	7.40%	7.90%
4 Years 7 Months 1 day \leq 5 Years	7.00%	7.50%
5 Years 1 day - 10 Years	7.00%	7.50%

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Ques : Insurance Regulatory and Development Authority of India (IRDAI) established in which year ?

भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI) की स्थापना किस वर्ष में हुई?

- (a) 1995
- (b) 1996
- (c) 1997
- (d) 1998
- (e) 1999

Answer : Option E

Explanation :

- The **Insurance Regulatory and Development Authority of India (IRDAI)** has **revised** its **guidelines** regarding the commission for **long-term motor insurance policies**.
- These revised guidelines align these policies with the **standard motor insurance policies** having **validity of 1 year**.
- **Earlier**, insurers were allowed to pay up to 17.5% of the premium as the 1st-year commission for 5-year comprehensive motor insurance policies for 2-wheelers, as per the CafeMutual Fund report.
- **Later**, this commission was reduced to 10% for the 2nd and 3rd years and further reduced to 5% for the 4th and 5th years.
- Initially, the commission cap for 3-year comprehensive motor insurance policies for 4-wheelers was set at 15% for the 1st year, 10% for the 2nd year, and 5% for the 3rd year.

About IRDAI :

- Established : 1999
- HQ : Hyderabad
- Chairman : Debasish Panda

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Ques : TerraPay established in which year ?

टेरापे की स्थापना किस वर्ष हुई?

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

Answer : Option C

Explanation :

- **TerraPay**, a global money movement company, has announced that financial institutions can now send money directly to **over 2.1 billion mobile wallets** worldwide using **existing Swift connectivity**.
- The integration allows payments initiated over Swift to reach TerraPay's system with enhanced speed and efficiency.
- It ensures **end-to-end transparency** from account to wallet, leveraging Swift's transaction tracking capabilities.
- Swift connects over 11,500 financial institutions in more than 200 countries, facilitating global transactions.
- TerraPay's network supports payments to more than 2.1 billion mobile wallets and **7.5 billion bank accounts globally**.
- Recipients can receive funds in their preferred currency.
- This development aligns with the G20's objectives for faster, more transparent, accessible, and cost-effective cross-border transactions.

About TerraPay :

- Founded : 2014
- Headquarters : London
- Co-Founder and CEO: Ambar Sur

Ques : National Payments Corporation of India (NPCI) established in which year ?

नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (NPCI) की स्थापना किस वर्ष में हुई?

- (a) 2008
- (b) 2009
- (c) 2010
- (d) 2011
- (e) 2012

Answer : Option A

Explanation :

- The **National Payments Corporation of India (NPCI)** announced the **One World UPI wallet for international travellers** coming to India.
- The wallet offers the convenience of making UPI payments without requiring an Indian SIM card or an Indian bank account and is based on the technology called Prepaid Payment Instrument (PPI).
- One World UPI wallet was first introduced in 2023 during the G20 India summit and is now being rolled out.
- The One World UPI is currently available from NPCI partners such as IDFC First Bank and Transcorp

About National Payments Corporation of India (NPCI) :

- Established : 2008
- HQ : Mumbai, Maharashtra
- CEO & MD : Dilip Asbe
- Non Executive Chairman : Ajay Kumar Choudhary

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Recent Facilities Launched in Banking & Insurance Sector :

- Bank of Baroda (BoB) has launched a range of digital and technologized initiatives, including a Generative AI-powered virtual relationship manager (VRM), and credit line on UPI for enhancing payments and banking experience for customers.
- Navi Mutual Fund has launched Navi Nifty 500 Multicap 50:25:25 Index Fund, the first-ever index fund to track the Nifty 500 Multicap 50:25:25 index
- Kotak Mahindra Bank (KMB) has unveiled a new distribution structure, integrating the physical branch network, digital branch channel (encompassing mobile banking and net banking platforms), and voice channel.
- Bandhan Bank has introduced a payment solution using Bharat QR Code for Current and Savings account customers.
- State Bank of India (SBI) has launched a 444-day term deposit scheme, “Amrit Vrishti”, with an interest rate of 7.25 per cent.
- Bajaj Finserv Asset Management has launched a new financial product for retail investors looking to get returns on their idle savings.
- BranchX India Private Limited, a leading neobank innovator, has launched India’s first personal loan solution through the Open Network for Digital Commerce (ONDC).
- Bank of Baroda (BoB) and Bank of Maharashtra (BoM) have introduced special deposit schemes to address the increasing credit demand.
- National Bank for Agriculture and Rural Development (NABARD) informed its arm that it has launched a Rs 750-crore agri fund for startups and rural enterprises. The fund called 'Agri-SURE' is announced by NABVENTURES, a subsidiary of NABARD.
- State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- BNP Paribas, the European Union’s leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- Ageas Federal Life Insurance has launched a new pension plan named ‘Golden Years Pension Plan’ that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.

- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Fintech' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.

- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.
- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)

Ques : According to the India State of Forest Report 2021, what area of India is under forest cover?

भारत राज्य वन रिपोर्ट 2021 के अनुसार, भारत का कौन सा क्षेत्र वन आवरण के अंतर्गत है?

- (a) 21.71%
- (b) 21.85%
- (c) 22.75%
- (d) 24.35%
- (e) 25.35%

Answer : Option A

Explanation :

- According to **Kirti Vardhan Singh, the Union Minister of State for Environment, Forest and Climate Change**, the country's total forest cover is **7,13,789 square kilometres or 21.71%** of its geographical area.
- The Minister gave this information by quoting the **India State of Forest Report (ISFR) 2021**.
- The India State of Forest Report is prepared biennially by the **Forest Survey of India, which is based in Dehradun, Uttarakhand**.
- The Forest Survey of India comes under the Union Ministry of Environment, Forest and Climate Change.
- The maximum forest area in the country was reported in Madhya Pradesh, with 77,493 square kilometres of the state under forest cover. After Madhya Pradesh, the maximum area under forest was in Arunachal Pradesh, followed by Chhattisgarh, Odisha and Maharashtra.
- Among the states, Haryana had the least forest cover (1603 sq km), followed by Punjab (1847 sq km).
- Among the states and Union Territories, Chandigarh had the least area under forest cover, a mere 23 square kilometres. After Chandigarh, Lakshadweep had 27 kilometres under forest cover, followed by Puducherry, 57 kilometres under forest cover.

Ques : _____ successfully carried out the second experimental flight for the demonstration of Air Breathing Propulsion Technology.

_____ ने दूसरी प्रायोगिक उड़ान सफलतापूर्वक भरी वायु श्वास प्रणोदन प्रौद्योगिकी का प्रदर्शन।

- (a) DRDO
- (b) ISRO
- (c) HAL
- (d) NASA
- (e) None of these

Answer : Option B

Explanation :

- **Indian Space Research Organisation (ISRO) successfully carried out the second experimental flight for the demonstration of Air Breathing Propulsion Technology.**
- In this system the rocket will carry its fuel, but will not carry an on-board oxidiser.
- Instead, this system will utilise atmospheric oxygen as an oxidiser to burn the fuel. This makes rockets significantly lighter and more efficient.
- However, such air-breathing technologies can be used only within the denser layers of the Earth's atmosphere, where there is an adequate supply of oxygen.
- Such technologies might be feasible in the denser layers of Earth's atmosphere (up to 70kilometres altitude), and thereafter the rocket must switch to another stage that has both fuel and an on-board oxidizer.

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Indian Space Research Organisation (ISRO) :

- Founded : 15 August 1969
- HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 10th Chairman : S Somanath

News related to ISRO :

- GSAT 20 is a hi-tech heavy-weight satellite weighing 4,700 kg. New Delhi: In a first, Indian space agency ISRO will launch its latest large satellite on SpaceX's Falcon 9 rocket.
- ISRO successfully carried out the third Reusable Launch Vehicle (RLV) Landing Experiment (LEX) on June 23 at the Aeronautical Test Range (ATR) in Chitradurga, Karnataka.
- DRDO has commissioned a Bengaluru-based firm to indigenously develop a receiver chip to acquire and disseminate Indian time for Navigation with Indian Constellation (NavIC) developed by ISRO.
- ISRO recently developed Computational Fluid Dynamics (CFD) software named PraVaHa.
- Indian Space Research Organization (ISRO) Chairman S Somanath announced on 16 April 2024 that India aims to achieve debris-free space by 2030.
- ISRO Chairman S Somanath unveiled SFO Technologies' carbon reduction initiative, aiming for a 50% reduction by 2035 and zero emissions by 2040.
- ISRO achieved yet another milestone in design and manufacturing by successfully conducting a long duration test of the PS4 engine of the PSLV stage.
- Proba-3 Mission of ESA to Study Sun will be Launched by ISRO
- Indian Space Research Organisation (ISRO) Chandrayaan -3 mission team was awarded the 2024 John L "Jack" Swigert, Jr, Award for Space Exploration by the US-based Space Foundation.

Ques : The government has estimated to collect _____ from disinvestment and asset monetisation in the FY25.

सरकार ने वित्त वर्ष 2025 में विनिवेश और परिसंपत्ति मुद्रीकरण से _____ एकत्र करने का अनुमान लगाया है।

- (a) 20,000 crore
- (b) 30,000 crore
- (c) 40,000 crore
- (d) 50,000 crore
- (e) 100,000 crore

Answer : Option D

Explanation :

- The government has estimated to collect Rs 50,000 crore from disinvestment and asset monetisation in the current fiscal.
- Besides, the government estimates a total of Rs 56,260 crore dividend from CPSEs (central public sector enterprises), more than Rs 48,000 crore estimated in the interim budget.
- The budget also estimates that dividend from RBI, banks and financial institutions would be Rs 2,32,874 crore in FY25, more than double of interim budget estimate of Rs 1.02 lakh crore.
- The massive increase in the number is on account of the windfall dividend of Rs 2.11 lakh crore from the RBI.
- As per the budget document, the government has estimated Rs 50,000 crore towards capital receipts. This is same as the amount provisioned for in the interim budget.
- The revised estimates for last fiscal has been pegged at Rs 30,000 crore.

Ques : Which of the following country will host the 2030 Winter Olympics and Paralympic Games?

निम्नलिखित में से कौन सा देश 2030 शीतकालीन ओलंपिक और पैरालंपिक खेलों की मेजबानी करेगा?

- (a) Spain / स्पेन
- (b) Egypt / मिस्र
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option D

Explanation :

- The **International Olympic Committee (IOC)** announced that the **French Alps** will host the **Winter Olympic and Paralympic Games** in **2030**.
- The announced plans are conditional based on the guarantees given by French President Emmanuel Macron that the new office being formed in the country after 2024 will underwrite all the organisational guarantees that must still be signed.
- The 2030 Winter Games will be the first time the event returns to France since the 1992 edition. The 2026 edition of the prestigious tournament will be held in Italy.

About French Alps

- Situated on the French-Italian border, the Alps are widely known for offering some of the world's best snow skiing. This reputation is well-earned.
- The renowned Mount Blanc, the highest summit in the Alps at 15,700 feet (or over 5,000 meters), is part of the enormous Alps Mountain range.

SPORTS NEWS :

- In Swedish Open Tennis, Nuno Borges of Portugal defeated Spaniard Rafael Nadal in the final, 6-3, 6-2, to win the men's singles tennis title at Bastad in Sweden.
- India's Kush Maini won his maiden Formula 2 Sprint Race at the Hungarian Grand Prix after initial winner Richard Verschoor's was disqualified due to a technical infringement.
- Lallianzuala Chhangte and Indumathi Kathiresan were named the AIFF Best Men's and Women's Players of the Year 2023-24 at the AIFF Award Night in New Delhi.
- Oscar Piastri won his first Formula One race after completing a McLaren one-two with Lando Norris at the Hungarian Grand Prix.
- India has maintained its 124th position in the latest FIFA men's rankings released. Argentina at the top of the FIFA rankings.
- Rider Kavin Quintal is all set to make a historic debut at the WorldSBK SSP300 competitions and become the first Indian rider to participate in a World Superbike Championship.
- Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.
- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.

- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Mannepilli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay

- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.

Ques : C-DOT partners with which of the following two IITs to boost 6G standardization and connectivity?

सीडॉट ने 6जी मानकीकरण और कनेक्टिविटी को बढ़ावा देने के लिए निम्नलिखित में से किन दो आईआईटी के साथ साझेदारी की है?

- (a) IIT Delhi and IIT Bombay
- (b) IIT Delhi and IIT Madras
- (c) IIT Roorkee and IIT Mandi
- (d) IIT Roorkee and IIT Kanpur
- (e) IIT Madras and IIT Mandi

Answer : Option C

Explanation :

- The **Centre for Development of Telematics (C-DOT)**, signed an **agreement** with the **Indian Institute of Technology Roorkee (IIT Roorkee)** and **Indian Institute of Technology, Mandi (IIT Mandi)**.
- Goal for the development of 'Cell-Free' 6G Access Points. Both the IITs are collaborating to develop this technology.
- This scheme aims to enable affordable broadband and mobile services, playing a significant role in bridging the digital divide across India.
- The **agreement is signed under the Telecom Technology Development Fund (TTDF) scheme** of Department of Telecommunications, Government of India, which has been **designed for providing funding support to domestic companies, Indian startups, academia and R&D institutions** involved in technology design, development, commercialization of telecommunication products and solutions.

About Development of Telematics (C-DOT) :

- The Ctelecommunications technology development centre.
- It was established in 1984 with initial mandate of designing and developing digital exchanges.
- C-DOT has expanded to develop entre for Development of Telematics (C-DOT) is an Indian Government owned telecom equipment both wireless and wired since 1980's.

IITs in News :

- IIT Delhi and Prasar Bharati host the two-day Robot Competition 'DD-Robocon' India 2024 at Thyagaraj Stadium in Delhi.
- The Startup Incubation and Innovation Centre (SIIC) at IIT Kanpur has joined forces with the Centre of Excellence for Capacity Building, Training, and Design of Unmanned Aerial Vehicles at IIT Kanpur (Drone CoE Kanpur), an initiative by the Government of Uttar Pradesh, and the Drone Federation of India (DFI) to launch the UAV/UAS/Drone Acceleration and Networking (UDAAN) Programme.
- A team of teachers and students of the Indian Institute of Technology (IIT) Dharwad, led by Sudheer Siddapureddy and Ameer Mulla, has developed a fire rescue assistant drone.
- Tata Consultancy Services (TCS) has joined forces with the Indian Institute of Technology Bombay (IIT Bombay) to create India's inaugural Quantum Diamond Microchip Imager.
- The Armed Forces Medical Services (AFMS) has signed an MoU with the Indian Institute of Technology (IIT) Hyderabad to collaborate on research and training.
- Nine projects sanctioned from the electronics and communication systems (ECS) cluster of Defence Research and Development Organisation (DRDO) were handed over to IIT-Bhubaneswar.
- The Systematic Voters' Education and Electoral Participation Cell (SVEEP) of Kamrup Election District has partnered with IIT Guwahati to develop an innovative 3D printed dummy ballot unit
- The Alliance of Digital India Foundation (ADIF) and IIT Guwahati signed MOU to boost the startup ecosystem in India
- C-DOT, the premier Telecom R&D Centre of the Department of Telecommunications (DoT) and IIT Jodhpur signed an agreement for "Automated Service Management in 5G and Beyond Networks Using AI"
- Armed Forces Medical Services (AFMS) has signed MoU with the Indian Institute of Technology (IIT) Kanpur
- Lightstorm signed with IIT Madras to launch employment skilling initiative
- SJVN partners with IIT-Patna to improve tunneling project performance
- Canara Bank and SINE of IIT Bombay Partners to Empower Start-ups Across India
- IIM Mumbai and Starburst collaborate to boost aerospace, defence startups
- IIT Madras hosts the 6th Shaastra Rapid FIDE Rated Chess Tournament

Ques : Who has been honoured with customised gold coins by the Grevin Museum in Paris?

पेरिस के ग्रेविन म्यूजियम द्वारा कस्टमाइज्ड गोल्ड कॉइन से किसे सम्मानित किया गया है?

- (a) Shah Rukh Khan / शाहरुख खान
- (b) Akshay Kumar / अक्षय कुमार
- (c) Aishwarya Rai / ऐश्वर्या राय
- (d) Amitabh Bachchan / अमिताभ बच्चन
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- Bollywood superstar **Shah Rukh Khan** has been **honoured** with customised **gold coins** by the **Grevin Museum in Paris**.
- **Shah Rukh** is the **first Indian actor** to have gold coins in his name at the museum.
- According to the report, the Grevin Museum is a wax museum located on the Grands Boulevards in Paris.
- The Dunki actor has his wax statues in several wax museums across the globe including the US, the UK, Germany, France, Czech Republic, Thailand, India, Singapore and Australia.
- Shah Rukh will soon be receiving the prestigious Pardo alla Carriera at the 77th edition of the Locarno Film Festival as well.
- Meanwhile, on the work front, Shah Rukh delivered three major blockbusters last year including Atlee's Jawan, Siddharth Anand's Pathaan and Rajkumar Hirani's Dunki.

Recent Awards & Winners :

- 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
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- ‘Nelson Mandela Lifetime Achievement Award’ : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- “Risk Manager of the Year Award 2024” : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence

- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- 'The Economic Times HR World Future Ready Organization Award 2024-25' : NHPC, India's premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla

Ques : _____ to seek licences to scout the Pacific Ocean for critical minerals.

_____ प्रशांत महासागर में महत्वपूर्ण खनिजों की खोज के लिए लाइसेंस प्राप्त करना।

- (a) India / भारत
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) Pakistan / पाकिस्तान
- (e) Bangladesh / बांग्लादेश

Answer : Option A

Explanation :

- **India** is preparing to **apply for licenses to explore deep-sea minerals** in the **Pacific Ocean**, aiming to secure critical resources for energy transition technologies.
- The **International Seabed Authority (ISA)**, a UN-backed body, has issued **31 deep-sea exploration licenses**, including **two for India in the Indian Ocean**.
- India will focus on the Clarion-Clipperton Zone, a mineral-rich area in the Pacific Ocean between Hawaii and Mexico.
- India plans to apply for exploration licenses next year but will need at least three to four years to develop the necessary expertise and technology for deep-sea mining.

Ques : Who Surpasses Smriti Mandhana To Become India's Highest T20I Run-Getter?

स्मृति मंधाना को पछाड़कर कौन बनी भारत की सबसे ज्यादा T20I रन बनाने वाली खिलाड़ी?

- (a) Harmanpreet Kaur / हरमनप्रीत कौर
- (b) Shefali Verma / शेफाली वर्मा
- (c) Richa Ghosh / ऋचा घोष
- (d) Mithali Raj / मिताली राज
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **Harmanpreet Kaur** has now become the **top run-scorer** in women's **T20I cricket** for India, **overtaking Smriti Mandhana**.
- This **milestone was achieved during India's Women's Asia Cup T20 match** against the **UAE in Dambulla**.
- Harmanpreet's T20I total now stands at 3,415 runs from 171 matches, with an average of 28.22 and a strike rate of 107.35.
- She is now the second-highest run-getter in women's T20Is, going ahead of Meg Lanning (Aus) (3405), with only Suzie Bates (New Zealand) (4348) ahead of her.

Recent records in Cricket:

- Rohit Sharma : First cricketer in the world to hit 600 sixes in international cricket
- Smriti Mandhana : First Indian Woman Cricketer To Score Consecutive Centuries in ODIs
- Rohit Sharma 2nd player after MS Dhoni to play 250 matches in IPL
- Shafali Verma : Fastest double century in women's Test cricket
- Jos Buttler : Becomes first Englishman to make 3,000 T20I runs
- Sophie Ecclestone : Fastest woman to reach 100 wickets in One Day International (ODI) cricket
- Yuzvendra Chahal : first bowler to pick up 200 wickets in the history of the Indian Premier League (IPL)
- Dipendra Singh Airee, Nepal : Third man to hit six sixes in an over in an international T20 game
- Virat Kohli : First-ever batter in IPL history to reach 7500 runs
- Rohit Sharma : First cricketer in the world to hit 600 sixes in international cricket
- Rohit Sharma : First Indian to smash 500 sixes in T20 cricket
- Sunil Narine : First player to hit a century and take 100 wickets in IPL
- Ravindra Jadeja : First player to achieve the remarkable feat of at least 100 catches, 1,000 runs, and 100 wickets in the tournament
- Sunrisers Hyderabad : Record-breaking total of 287 runs for the loss of just 3 wickets

EXAM
Genius

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

राष्ट्रीय आयकर दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 23 July
- (b) 24 July
- (c) 25 July
- (d) 22 July
- (e) 26 July

Answer : Option B

Explanation :

- **India** celebrates the **Income Tax Day, or Aaykar Divas**, every year on **July 24**.
- This day commemorates the historical evolution of tax administration in India and the ongoing reforms that aim to enhance tax compliance and simplify the process for taxpayers.
- On this day, Income tax was first levied as a duty in India in 1860. The department celebrated this day for the first time in 2010 marking 150 years of the introduction of Income tax in India. This year marks the 165th occasion of National Income Tax Day.
- The history of National Income Tax Day dates back to 1860; it was first imposed by Sir James Wilson in 1860. The initial implementation laid the groundwork, it was the comprehensive Income Tax Act of 1992 that truly established a structured tax administration in the country.

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Ques : World Drowning Prevention Day is observed every year on which day?

विश्व डूबने से बचाव दिवस हर साल किस दिन मनाया जाता है?

- (a) 22 July
- (b) 25 July
- (c) 24 July
- (d) 23 July
- (e) 26 July

Answer : Option B

Explanation :

- **World Drowning Prevention Day** is observed every year on **25 July**.
- **Objective** – To raise awareness and accelerating action on global drowning prevention.
- **Theme 2024** – Anyone can drown, no one should
- This observance gains additional significance in light of the World Health Assembly Resolution WHA76.18, passed in 2023, which underscores the urgent need for coordinated multi-sectoral action to combat drowning—a leading cause of injury-related death and disability worldwide.

Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day

- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day
- 20 July : International Moon Day (Theme 2024 – Illuminating the Shadows)
- 20 July : International Chess Day
- 22 July : Pi Approximation Day 2024
- 22 July : World Brain Day 2024 (Theme 2024 Brain Health and Prevention: Protecting Our Future)
- 23 July : National Broadcasting Day

IMPORTANT ONE – LINER Current Affairs

- All rounder **Hardik Pandya** has **inked** an exclusive **licensing pact with FanCode Shop**, the online merchandise store of Dream Sports-owned FanCode, to launch his performance wear range.
- The Board of Control for Cricket in India Secretary Jay Shah said that the **BCCI will provide Rs 8.5 crore to the Indian Olympic Association (IOA)** as a **support** for the **Indian** contingent. This will be representing the country at the **upcoming 2024 Paris Olympics**.
- **Rigoberta Menchú Tum**, the renowned **Nobel Peace Prize laureate** and **Guatemalan human rights activist** Receives **Prestigious Gandhi Mandela Award 2020**. Gandhi Mandela Award Started in 2019.
- **Rajiv Gandhi Civils Abhayastam scheme Launched** by Telangana chief minister A Revanth Reddy. Its aim is Helping the youth prepare for the UPSC Mains.
- **Indian Renewable Energy Development Agency Limited (IREDA)** is set to invest approximately **Rs.290 crore** in the **Upper Karnali Hydro-Electric Power Project**. It is a 900 MW run-of-the-river hydropower project being developed on the Karnali River in Nepal.
- In the **ICC Men's Cricket ODI World Cup League 2**, **Scotland fast bowler Charlie Cassell scripted history** on his debut breaking an all-time ODI record by taking 7 wickets for 21 against Oman, in Dundee.
- **Indian tennis player Yuki Bhambri**, in partnership with Albano Olivetti of France, has won the 2024 Swiss Open Gstaad Men's Doubles title.
- State-owned **Energy Efficiency Services Ltd (EESL)** will introduce retail franchisee shops called '**Urja Dakshta Dukan**' which will offer affordable energy-efficient products like LED lights, ACs, and fans to consumers.
- The **Union Minister for Youth Affairs and Sports** stated in the Lok Sabha that the Ministry has recognised the Indian Kalarippayattu Federation as the Regional Sports Federation to promote '**Kalarippayattu**' in the country.

Ques : ADB Approves _____ Loan to Expand Metro Rail Network & Urban Mobility in Nagpur

एडीबी ने नागपुर में मेट्रो रेल नेटवर्क और शहरी गतिशीलता का विस्तार करने के लिए _____ के ऋण को मंजूरी दी

- (a) USD 100 Million
- (b) USD 200 Million
- (c) USD 300 Million
- (d) USD 400 Million
- (e) USD 500 Million

Answer : Option B

Explanation :

- **ADB Approves USD 200 Million Loan to Government of Maharashtra** For the Nagpur Metro Urban Mobility Project, to expand metro rail corridors and enhance **transport connectivity in Nagpur, Maharashtra.**
- Under this Project, **43.8 kilometers (km) of elevated metro rail corridors** with **32 stations** will be constructed.
- The combined network will cover 83.8 km, expecting to serve 590,000 daily passengers by 2031 and 730,000 by 2041.

About Asian Development Bank :

- Established : 19 December 1966
- HQ : Manila, Philippines
- Members : 68
- Chief Economist : Albert Park
- President : Masatsugu Asakawa

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Ques : _____ Cancels Licence of Uravakonda Co-Operative Town Bank, AP

_____ ने आंध्र प्रदेश के उरावकोंडा को-ऑपरेटिव टाउन बैंक का लाइसेंस रद्द कर दिया

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** has **cancelled** the **Certificate of Registration (CoR) (license) of Uravakonda Cooperative Town Bank Limited based in Andhra Pradesh (AP)**, due to inadequate capital and earning prospects
- It has failed to comply with the requirements of the Banking Regulation Act 1949.

RBI in News :

- The Reserve Bank of India (RBI) tightened norms related to cash payout service at banks, making it mandatory for lenders to keep a record of recipients.
- Cashfree Payments, a company specialising in banking solutions and payments, received the Reserve Bank of India's (RBI) nod to operate as a payment aggregator-cross border (PA-CB).
- According to a Bloomberg report, India's central bank Reserve Bank of India (RBI) sold Rs.34 billion (\$406 million) of bonds in the secondary market, likely to absorb excess cash in the banking system resulting from inflows into the nation's debt after being included in a global index.

- The Reserve Bank of India (RBI) has set up a committee to review the fee structure for white-label ATMs (WLAs). The committee is headed by Indian Banks' Association chief executive Sunil Mehta.
- The Reserve Bank of India (RBI) has developed new standards for lenders to follow before categorising loan accounts as fraudulent.
- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).
- The Reserve Bank of India (RBI) has allowed banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs.250 crore.
- The Reserve Bank of India (RBI) has cancelled the certificates of registration (CoR) of 2 Non Banking Finance Companies (NBFCs), Star Finserv India and Polytex India, due to irregular lending practices.
- According to the Reserve Bank of India's (RBI's) KLEMS [Capital (K), Labour (L), Energy (E), Material (M) and Services (S)] database, Employment growth rate rose to 6% in FY24 against 3.2% in FY23.
- The Reserve Bank of India (RBI) cancelled the licence of Banaras Merchantile Co-operative Bank Limited, Varanasi, Uttar Pradesh (UP) over inadequate capital and earnings prospects.
- The Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.

Ques : Who has been re-elected as International Olympic Committee Member from India?

भारत की ओर से अंतर्राष्ट्रीय ओलंपिक समिति के सदस्य के रूप में पुनः किसे चुना गया है?

- (a) Nita Ambani / नीता अंबानी
- (b) PT Usha / पीटी उषा
- (c) Mary Kom / मैरी कॉम
- (d) Ashwini Nachappa / अश्विनी नचप्पा
- (e) Dutee Chand / दुती चंद

Answer : Option A

Explanation :

- The **International Olympic Committee (IOC)** announced that **Nita Ambani** has been **re-elected unanimously** as the IOC member from India at the **142nd session**.
- **Nita Ambani** is the **founder of Reliance Foundation** and won unanimously with 100 per cent of the vote.
- Nita Ambani was first appointed to join the prestigious body in 2016, at the Rio de Janeiro Olympic Games.
- Since then, as India's first woman to join the IOC, Nita Ambani has made great strides for the association, whilst also championing India's sporting ambitions and Olympic vision.
- This includes recently hosting the first IOC session in Mumbai for over 40 years, in October 2023, which was hailed as showcasing the new, ambitious India to the world.

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Ques : How much amount has been allocated by the Ministry of Railways for installing Automatic Train Protection (ATP) system "Kavach" for the financial year 2024-25?

रेल मंत्रालय ने वित्तीय वर्ष 2024-25 के लिए स्वचालित ट्रेन सुरक्षा (एटीपी) प्रणाली "कवच" स्थापित करने के लिए कितनी राशि आवंटित की है?

- (a) 1112 crore
- (b) 1212 crore
- (c) 1312 crore
- (d) 1412 crore
- (e) 1512 crore

Answer : Option A

Explanation :

- **Kavach** is an indigenously developed **Automatic Train Protection (ATP)** system and a highly technology-intensive system, which requires safety certification of the highest order.
- Kavach aids the loco pilot in train running within specified speed limits by **automatic application of brakes in case Loco Pilot fails** to do so and also helps the train safely run during inclement weather.
- Kavach has been **certified for highest level of Safety Integrity Level - SIL4 by Independent Safety Assessor** and reduces the probability of train collisions in block sections.
- Kavach has so far been **deployed on 1465 Route km and 144 locomotives (including Electric Multiple Unit rakes) on the South Central Railway**. Further, the Detailed Project Report (DPR) and Detailed Estimate on another 6000 RKms are approved on Indian Railways.
- Kavach 4.0 specification was approved by Research Design and Standards Organisation (RDSO). This version covers all the major features required for the diverse railway network.
- The funds utilized on Kavach so far is **Rs 1216.77 Cr** and the allocation of funds during the **year 2024-25** stands at Rs 1112.57 Cr., Funds for Kavach is used for Kavach only.

Ques : Minister of State for Skill Development and Entrepreneurship Jayant Chaudhary launched the 'Model Skill Loan Scheme' in _____

कौशल विकास और उद्यमिता राज्य मंत्री जयंत चौधरी ने _____ में 'मॉडल कौशल ऋण योजना' शुरू की

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

Answer : Option B

Explanation :

- **Minister of State for Skill Development and Entrepreneurship Jayant Chaudhary has launched the 'Model Skill Loan Scheme' in New Delhi.**
- **The scheme aims to empower the country's future-ready workforce. Under the scheme, education and upskilling opportunities will be provided to 25 thousand youth across the country.**
- **Under the new scheme, the loan amount limit has been increased to 7.5 lakh rupees which was 1.5 lakh rupees earlier.**
- **This scheme had been mentioned by the Union Finance Minister Nirmala Sitharaman in Union Budget 2024-25.**
- **The earlier Credit Guarantee Fund Scheme for Skill Development, notified in November 2015 to create a credit guarantee fund for courses aligned to the National Skill Qualification Framework, faced multiple challenges. As on March 31, 2024, loans amounting to Rs.115.75 crore had been extended to just 10,077 borrowers.**

Ques : According to the latest UK-based Henley Passport Index ranking, What is the rank of India ?

नवीनतम यूके स्थित हेनले पासपोर्ट इंडेक्स रैंकिंग के अनुसार, भारत का रैंक क्या है?

- (a) 81st
- (b) 82nd
- (c) 83rd
- (d) 84th
- (e) 85th

Answer : Option B

Explanation :

- India has been ranked **82nd spot** on a global passport index, **allowing Indians visa-free entry to 58 countries**, including popular destinations like Indonesia, Malaysia and Thailand.
- According to the latest ranking by the UK-based Henley Passport Index, **India's passport now ranks at an improved 82nd spot**. The ranking is based on **data from the International Air Transport Association (IATA)**.
- The Henley Passport Index is a global ranking of countries according to the travel freedom allowed by those countries' ordinary passports for their citizens.
- The **UAE** made it into the **Top 10 for the first time**, having added an impressive 152 destinations since the index's inception in 2006 its current visa-free score 185.
- **Singapore** occupied the **top spot** in the Index with its citizens having visa-free entry to 195 countries. It dethroned Japan from the first place, which is now at the second place along with Spain, France, Germany and Italy. The passports of all five countries allow visa-free access to 192 destinations.

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Ranking Of top 5 :

1. Singapore
2. France, Germany, Italy, Japan, Spain
3. Austria, Finland, Ireland, Luxembourg, Netherlands, South Korea, Sweden
4. UK, Belgium, Denmark, New Zealand, Norway, Switzerland
5. Portugal, Australia

India's Rankings in Different Indices:

- 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)
- ‘Best Airport Staff in India & South Asia 2024’ : GMR Hyderabad International Airport Ltd (GHIAL)
- Three Indian Banks namely, the State Bank of India (SBI), HDFC Bank and ICICI Bank are featured in the list of top 50 largest banks in AsiaPacific Region by Assets – 2024.
- World Cybercrime Index 2024 : India(10th rank), Russia (1st)
- QS World University Rankings by Subject 2024 : Jawaharlal Nehru University (JNU), New Delhi(20th globally), Harvard University of the United States (US) topped
- Global Unicorn Index 2024 : India's rank (3rd), USA (1st) • 2024 Global Hepatitis Report : India's rank (2nd),
- Forbes World’s Billionaires List: The Richest in 2024 : India's rank (9th), Bernard Arnault (1st)
- Real 500 list : Indian Oil Corporation (1st rank), China (1st)
- 2024 Hurun Global Rich List : Mukesh Ambani (10th), Elon Musk(1st)
- DHL Global Connectedness Report 2024 : India's rank (62), Singapore (1st)
- World Happiness Report 2024 : India (126), Finland (1st)
- 6th World Air Quality Report 2023 : India (3rd), Bangladesh (1st)
- Brand Finance Insurance 100 2024 : Life Insurance Corporation of India (1st)
- Business Environment Rankings (BER) 2024 : India (51), Singapore (1st)

EXAM
Genius

Ques : Which government has launched the 'Shramik Basera' scheme?

किस सरकार ने 'श्रमिक बसेरा' योजना शुरू की है?

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

Answer : Option C

Explanation :

- **Bhupendra Rajnikant Patel**, Chief Minister of **Gujarat**, launched the 'Shramik Basera' scheme.
- The scheme aims to provide temporary accommodation for around **15,000 construction workers** at a daily rent of Rs 5.
- The **Rs 1,500 crore project** aims to benefit around **3 lakh construction workers** over the next three years.
- The **Scheme aim to** Improve the living standards of unorganised sector and construction workers with amenities like clean water, kitchen, electricity, CCTV, toilets, street lights, security, and sanitation.
- **Accommodation is free for the children of labourers up to 6 years old.** Food provided under 'Shramik Annapurna Yojana' and free health check-ups.

About Gujarat :

- Capital : Gandhinagar
- CM : Bhupendra Patel
- Governor : Acharya Devvrat

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Different Scheme in News :

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

Ques : Who has been elected as the president of the Mumbai Cricket Association (MCA)?

मुंबई क्रिकेट एसोसिएशन (एमसीए) के अध्यक्ष के रूप में किसे चुना गया है?

- (a) Shikar Dhwan / शिखर धवन
- (b) Abhinav Pandey / अभिनव पांडे
- (c) Rishi Grover / ऋषि ग्रोवर
- (d) Ashish Shelar / आशीष शेलार
- (e) Ajinkya Naik / अजिंक्य नाइक

Answer : Option E

Explanation :

- 37 years old, **Ajinkya Naik** has been **elected** as the **youngest president** in the history of the **Mumbai Cricket Association (MCA)**.
 - **Naik defeated Sanjay Naik**, a candidate supported by Mumbai BJP chief Ashish Shelar, by 107 votes in a one-sided election.
 - **Ajinkya Naik secured 221 votes**, while Sanjay Naik received 114 votes. The election was held following the passing of the former MCA President Amol Kale.
 - Naik, who was previously the MCA Secretary, cited his extensive experience and committee involvement as factors contributing to his victory.
-

Recent Appointment in different departments :

- Bibhuti Bhusan Nayak : President of the Institute of Cost Accountants of India (ICMAI)
- Rajendra Prasad Goyal : Additional charge as the Chairman and Managing Director (CMD) of the NHPC Limited
- Cmde D.K. Murali : Chairman and Managing Director (CMD) of Broadcast Engineering Consultants India Limited (BECIL)
- Sumant Sinha : Co-Chair of Global CEO Climate Leaders Alliance
- Deepa Malik : sub-regional representative for South Asia by the Asian Paralympic Committee (APC)
- Roberta Metsola : President of the European Parliament
- Vikram Misri : 35th Foreign Secretary
- Justice Aalia Neelum : Chief Justice of the Lahore High Court (LHC) of Pakistan
- Robert Jerard Ravi : BSNL Chairman and Managing Director (CMD)
- Rajat Sharma : President of News Broadcasters & Digital Association (NBDA)
- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance Minister
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dharendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution

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

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

Ques : Angel tax was introduced in which year ?

एंजल टैक्स किस वर्ष लागू किया गया था?

- (a) 2008
- (b) 2009
- (c) 2010
- (d) 2011
- (e) 2012

Answer : Option E

Explanation :

- **Union Minister for Finance proposed** to abolish ‘angel tax’ for all classes of investors, while presenting the **Union Budget 2024-25** in Parliament.
- It was first time introduced in 2012 to prevent black money laundering through share sales.
- It was levied on the capital raised via the issue of shares by unlisted companies from an Indian investor if the share price of issued shares is seen in excess of the fair market value of the company.
- The excess funds raised at prices above fair value are treated as income, on which tax is levied. It derives from section 56(2) (viib) of the Income Tax Act, 1961.
- It was levied at a rate of 30.9% on net investments in excess of the fair market value.

In 2019, the Government announced an exemption from the Angel Tax for startups on fulfillment of certain conditions. These are :

- The startup should be recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) as an eligible startup.
- The aggregate amount of paid-up share capital and share premium of the Startup cannot be more than Rs.25 crores. This amount does not include the money raised from Non-Resident Indians (NRIs), Venture Capital Firms, and specified companies.

Ques : Military exercise KHAAN QUEST 2024 to be held in _____
सैन्य अभ्यास खान क्वेस्ट 2024 कहाँ आयोजित किया जाएगा

- (a) Mongolia / मंगोलिया
- (b) Tanzania / तंजानिया
- (c) Taiwan / ताइवान
- (d) Malta / माल्टा
- (e) Mozambique / मोज़ाम्बिक

Answer : Option A

Explanation :

- The **Indian Army contingent** has embarked on its journey to participate in the multinational military exercise **KHAAN QUEST 2024**.
- This prestigious event is scheduled to take place from 27th July to 9th August 2024 **in Ulaanbaatar, Mongolia**.
- The exercise serves as a platform for military forces worldwide to collaborate and enhance their peacekeeping capabilities.

KHAAN QUEST has a rich history dating back to **2003**. It initially began as a **bilateral event** between the United States and Mongolian Armed Forces. However, the exercise has grown significantly since its inception:

- In **2006**, KHAAN QUEST evolved into a **Multinational Peacekeeping Exercise**.
- The **2024 iteration** marks the **21st** occurrence of this multinational event.
- The previous edition was conducted in Mongolia from **19th June to 2nd July 2023**.

Apart from KHAAN QUEST, India and Mongolia conduct a bilateral military exercise called “**Nomadic Elephant**”. The **16th edition** of Nomadic Elephant was held at the **Foreign Training Node, Umroi (Meghalaya)** in **July 2024**.

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About Mongolia :

- Mongolia is a landlocked country in North Central Asia. Russia surrounds it in the north and China in the south.
 - Capital : Ulaanbaatar
 - Currency: Tugrik
 - Prime Minister : Luvsannamsrai Oyun-Erdene
-

Recent Exercise :

- An Indian Air Force (IAF) contingent landed at the Royal Australian Air Force (RAAF) Base Darwin, Australia for participating in Exercise Pitch Black 2024.
- The Indian Army contingent departed for the 13th edition of IndiaThailand joint military Exercise MAITREE being conducted from the 1st to 15th of July at Fort Vachiraprahan in Tak Province of Thailand.
- Indian Air Force and Egyptian Air Force conducted 4th edition of Exercise-HOPEX this year.
- The Indian Air Force's first multinational air exercise, Tarang Shakti2024, will be held in August.
- The 8th edition of the Japan-India Maritime Exercise (JIMEX-24) has started at Yokosuka, Japan. The JIMEX-24 exercise is being hosted by the Japan Maritime Self Defence Force (JMSDF). The Japanese Navy is called the Japan Maritime Self-Defence Force.
- The second edition of India, Australia, Indonesia Trilateral Maritime Security Workshop (TMSW) was conducted at INS Dronacharya, Kochi, India.
- 7th edition of the India-France Joint Military Exercise "Shakti" is scheduled to commence from May 13, to 26, 2024 at the Joint Training Node, Umroi in Meghalaya.
- Indian Navy conducted Exercise Poorvi Lehar on East Coast
- Exercise DUSTLIK 5th edition : between India-Uzbekistan (Army) at Termez District, Uzbekistan
- Gagan Shakti : Indian Air Force Pokhran Field Firing Range, Jaisalmer district, Rajasthan
- Coastal Security Exercise 'Sagar Kavach' – Lakshadweep Islands
- 2nd edition of India-Mozambique-Tanzania Trilateral Exercise (IMT TRILAT 24) – Nacala, Mozambique.
- Exercise "TIGER TRIUMPH 2024" between India and USA – Eastern Seaboard

Ques : Recently, which country has unveiled the country's new air-to-surface missile dubbed “Wind Demon”?

हाल ही में, किस देश ने हवा से सतह पर मार करने वाली अपनी नई मिसाइल "विंड डेमन" का अनावरण किया है?

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

Answer : Option B

Explanation :

- **Israel Aerospace Industries (IAI)** recently **unveiled** the country's new air-to-surface missile dubbed “**Wind Demon**”.

About Wind Demon:

- It is an advanced air-to-surface cruise missile designed for precise, long-range attacks at a low cost.
- It was developed by the Israel Aerospace Industries (IAI).
- The missile can be launched from a helicopter or aircraft and is capable of striking both mobile and stationary targets according to a predetermined plan without the need for operator intervention.
- With a range of over 200 kilometers and a weight of 140 kg, this missile is distinguished by its remarkable accuracy, with a Circular Error Probable (CEP) of just 1 meter.

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Defence Related News :

- As many as 16,000 Remote Pilot Certificates (RPCs) have been issued for operating drones in the country, Minister of State for Civil Aviation Murlidhar Mohol told the Rajya Sabha.
- Airbus and Tata are joining forces to manufacture India's first FAL (Final Assembly Line) H125 helicopter, which is set to roll out by 2026.
- China sent a new Earth observation satellite into space from the Taiyuan Satellite Launch Center in north China's Shanxi Province.
- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.
- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- India has unveiled its first indigenously designed and developed light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.

- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).

- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).

Ques : World's Forests 2024 Report published by _____
विश्व के वन 2024 रिपोर्ट _____ द्वारा प्रकाशित।

- (a) WHO
- (b) UNDP
- (c) FAO
- (d) IMF
- (e) WTO

Answer : Option C

Explanation :

- State of the **World's Forests 2024**, released by the **Food and Agriculture Organization (FAO)** recently, has brought both relief and concern regarding the state of the world's forests.
- It highlighted a decline in deforestation rates compared to previous decades, with several countries showing significant improvements. The data also reveals a disturbing picture of the challenges forests face due to climate change.
- In 2020, the global forest covered approximately 4.1 billion hectares (ha), or 31 per cent of the land area.
- Russia, Brazil, Canada, the United States of America, and China account for 54 per cent of the global forest area, in descending order.
- Another 10 countries, including Australia, the Democratic Republic of Congo, Indonesia, Peru, and India, contribute about two-thirds of the global forest area
- The report estimated that between 1990 and 2020, approximately 420 million ha of forest were converted to land use.

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- The global mangrove area was recorded to be 14.8 million ha, out of which South and Southeast Asia contributed almost 44 per cent of the total global area.
- India gained 2,66,000 hectares of forest annually from 2010-2020, ranking third globally in forest area gains.

Top Countries for Forest Area Gains:

- China: 1,937,000 hectares
- Australia: 446,000 hectares
- India: 266,000 hectares
- Others in the Top Ten: Chile, Vietnam, Turkey, United States, France, Italy, Romania.

About the Food and Agriculture Organization (FAO) :

- Established: 1945
- Members: 194 countries and the European Union.
- Headquarters: Rome, Italy.
- UN Specialized Agency: Focused on defeating hunger and improving food security.

Ques : Parandur Airport located in which state ?

परंदूर हवाई अड्डा किस राज्य में स्थित है?

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

Answer : Option B

Explanation :

- The **Steering Committee on Greenfield Airports** of the Union Government has **granted approval** of **site clearance** to the **Tamil Nadu Industrial Development Corporation Limited (TIDCO)** for the **development of a greenfield airport at Parandur**, Kancheepuram, Tamil Nadu (TN).
- **Chennai city's second airport**, which is 70km away from Chennai.
- The greenfield airport will be **constructed in four phases** at an estimated cost of Rs 32,704 crore.
- The airport, which **consists of 3 terminal buildings**, will have the capacity to cater to 100 million passengers annually.
- The first phase of construction is scheduled to start in January 2026 and be completed by December 2028 and then the remaining phases will be developed, with the last phase coming to an end by December 2046.

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Ques : Who is hosting COP29 Climate Finance Action Fund?
COP29 क्लाइमेट फाइनेंस एक्शन फंड की मेजबानी कौन कर रहा है?

- (a) Spain / स्पेन
- (b) Italy / इटली
- (c) Brazil / ब्राजील
- (d) UK / यूके
- (e) Azerbaijan / आज़रबाइजान

Answer : Option E

Explanation :

- **Azerbaijan, hosting COP29** from November 11 to 22 this year, has announced the creation of a Climate Finance Action Fund (CFAF).
- This **fund will be raised from fossil fuel producers to support green projects** in developing countries and help member nations meet the 1.5°C temperature target.
- It plans to **attract \$1 billion** and secure at least 10 contributing countries.
- 50% of CFAF will be used for climate projects, including clean energy technology and climate resilience. The remaining 50% will support nations in meeting their Nationally Determined Contributions (NDCs).
- The fund will be headquartered in Baku, with an independent audit committee providing quarterly reports.

About Azerbaijan :

- Capital : Baku
- Currency : Azerbaijani Manat
- President : Ilham Aliyev

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Ques : India has recently launched a Technology Security Initiative with which country?

भारत ने हाल ही में किस देश के साथ प्रौद्योगिकी सुरक्षा पहल शुरू की है?

- (a) Spain / स्पेन
- (b) Italy / इटली
- (c) Brazil / ब्राजील
- (d) UK / यूके
- (e) Azerbaijan / आज़रबाइजान

Answer : Option D

Explanation :

- **India and the United Kingdom** have **launched a new technology security initiative to deepen defence collaboration** and boost economic ties between the two countries.
- The initiative was launched during the visit of the **United Kingdom's Foreign Secretary David Lammy's** visit to India.
- During his India visit, David Lammy met the Indian External Affairs Minister S.Jaishankar and the National Security Advisor Ajit Doval.
- The India -UK Technology Security Initiative was earlier negotiated by the National Security Advisors of both countries.
- Under the Technology Security Initiative, both countries will work together on crucial technologies like Critical Minerals, Telecom, Semiconductors, Artificial Intelligence, Quantum, Biotech, and Advanced Materials.

About the United Kingdom :

- The United Kingdom is a sovereign country that consists of four countries: England, Wales, Scotland, and Northern Ireland.
- Capital : London
- Currency : Pound Sterling
- Prime Minister : Keir Starmer

Ques : Kargil Diwas, also known as Kargil Vijay Diwas, is celebrated annually on _____

कारगिल दिवस, जिसे कारगिल विजय दिवस के नाम से भी जाना जाता है, प्रतिवर्ष _____ को मनाया जाता है

- (a) 24 July
- (b) 25 July
- (c) 26 July
- (d) 27 July
- (e) 28 July

Answer : Option C

Explanation :

- **Kargil Diwas, also known as Kargil Vijay Diwas**, is celebrated annually on **July 26** to commemorate India's victory over Pakistan in the Kargil War.
- On the **25th anniversary** of the Kargil Vijay Diwas, Prime Minister Narendra Modi will visit the Drass sector in the Union Territory of Ladakh to pay homage to the martyrs at the Kargil War Memorial in Drass.
- The day celebrates the courage and sacrifice of Indian soldiers who valiantly defended the nation's sovereignty.
- It was fought between India and Pakistan between May and July 1999 in the Kargil district of Kashmir and along the Line of Control (LOC).
- **Operation Vijay:** The Indian Army fought bravely and recaptured the famous 'Tiger Hill' and other important posts around under 'Operation Vijay' by evicting the Pakistani troops in the 1999 Kargil War
- At first, the Indian side used the Bofors FH-77B howitzers to shoot down enemy positions nested at the top of the mountains.

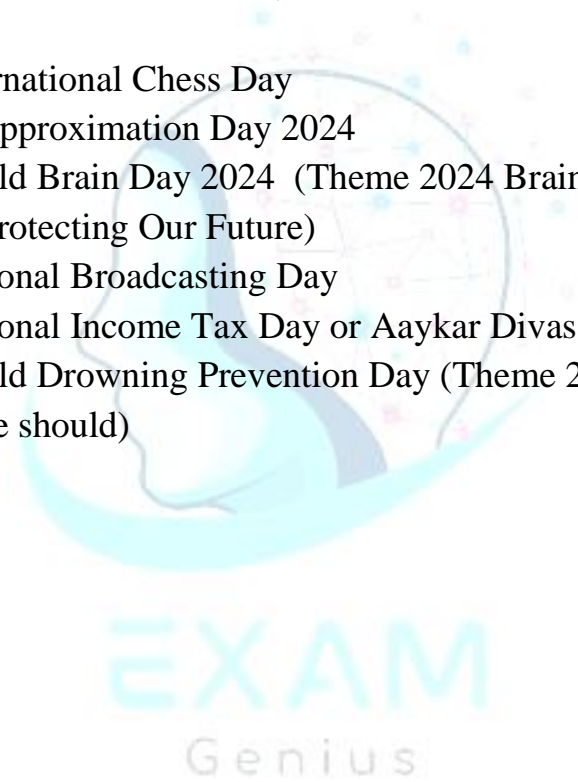
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- Israel provided their Unmanned Aerial Vehicles (UAVs) to India during the conflict.
- The war came to an end on July 26, 1999, when India successfully pushed back the Pakistani forces from the occupied positions.
- As per official figures, around 500 Indian soldiers laid down their lives while at least 1,000 Pakistani troops were also killed.
- The Indian Air Force launched **Operation Safed Sagar** to bombard the posts occupied by the Pakistani intruders in these mountainous areas. It was the first time since the 1971 war with Pakistan that the Indian Air Force was deployed in Jammu and Kashmir (At that time, Kargil was in the state of Jammu and Kashmir)

Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : **Pet Remembrance Day**
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day

- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day
- 20 July : International Moon Day (Theme 2024 – Illuminating the Shadows)
- 20 July : International Chess Day
- 22 July : Pi Approximation Day 2024
- 22 July : World Brain Day 2024 (Theme 2024 Brain Health and Prevention: Protecting Our Future)
- 23 July : National Broadcasting Day
- 24 July : National Income Tax Day or Aaykar Divas
- 25 July : World Drowning Prevention Day (Theme 2024 – Anyone can drown, no one should)



IMPORTANT ONE – LINER Current Affairs

- The **Ministry of Railways** has received a record **allocation of over Rs.2.55 lakh crore** in financial year **2024-25**, which is a jump of 5.85% from the previous year's Rs.2.41 lakh crore, according to Union Budget documents.
- Fintech firm One 97 Communications, which owns the brand **Paytm**, has **partnered with Axis Bank** to provide **point of sales solutions and card payment machines** to banks and its merchant network.
- In a significant achievement for India's naval capabilities and the **'Atmanirbhar Bharat'** initiative, **Goa Shipyard Ltd (GSL)** **successfully launched the first indigenous P1135.6 Frigate**, named **Tripud**.
- **Garden Reach Shipbuilders, M/s Merlinhawk Aerospace and M/s Kerala State Electronics Development Corporation (KELTRON)** For Collaboration towards development of composite Doors and Hatches for use in Naval Ships, Counter UAV Solution.
- **Indian Navy joins hands with Indian Oil to test hydrogen fuel cell buses.** Indian Oil has handed over a state-of-the-art green hydrogen fuel cell bus to the Indian Navy for trials and performance testing as part of the government's green initiative.
- The world of economics lost a brilliant mind and compassionate soul. **C.T. Kurien**, a distinguished **economist and former professor of Madras Christian College**, **passed away** at the age of 93.
- **Kamala Pujari**, the renowned **Padma Shri awardee** and pioneering organic farmer, **passed away** at the age of 74 due to kidney-related ailments.
- **Elon Musk** said that he would **move the headquarters** of two of his businesses, the social media platform X and the rocket manufacturer SpaceX, **to Texas**, escalating an increasingly contentious fight with California.

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

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

Answer : Option D

Explanation :

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

What is meant by Account Aggregators?

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

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About CRED :

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

Recent Facilities Launched in Banking & Insurance Sector :

- The National Payments Corporation of India (NPCI) announced the One World UPI wallet for international travellers coming to India.
- TerraPay, a global money movement company, has announced that financial institutions can now send money directly to over 2.1 billion mobile wallets worldwide using existing Swift connectivity.
- Bank of Baroda (BoB) has launched a range of digital and technologized initiatives, including a Generative AI-powered virtual relationship manager (VRM), and credit line on UPI for enhancing payments and banking experience for customers.
- Navi Mutual Fund has launched Navi Nifty 500 Multicap 50:25:25 Index Fund, the first-ever index fund to track the Nifty 500 Multicap 50:25:25 index
- Kotak Mahindra Bank (KMB) has unveiled a new distribution structure, integrating the physical branch network, digital branch channel (encompassing mobile banking and net banking platforms), and voice channel.
- Bandhan Bank has introduced a payment solution using Bharat QR Code for Current and Savings account customers.
- State Bank of India (SBI) has launched a 444-day term deposit scheme, “Amrit Vrishti”, with an interest rate of 7.25 per cent.
- Bajaj Finserv Asset Management has launched a new financial product for retail investors looking to get returns on their idle savings.
- BranchX India Private Limited, a leading neobank innovator, has launched India’s first personal loan solution through the Open Network for Digital Commerce (ONDC).
- Bank of Baroda (BoB) and Bank of Maharashtra (BoM) have introduced special deposit schemes to address the increasing credit demand.
- National Bank for Agriculture and Rural Development (NABARD) informed its arm that it has launched a Rs 750-crore agri fund for startups and rural enterprises. The fund called 'Agri-SURE' is announced by NABVENTURES, a subsidiary of NABARD.

- State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- BNP Paribas, the European Union's leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- Ageas Federal Life Insurance has launched a new pension plan named 'Golden Years Pension Plan' that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.

- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finquiry' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.

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

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

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

Answer : Option B

Explanation :

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

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

RBI in News :

- The Reserve Bank of India (RBI) has cancelled the Certificate of Registration (CoR) (license) of Uravakonda Cooperative Town Bank Limited based in Andhra Pradesh (AP), due to inadequate capital and earning prospects
- The Reserve Bank of India (RBI) tightened norms related to cash payout service at banks, making it mandatory for lenders to keep a record of recipients.
- Cashfree Payments, a company specialising in banking solutions and payments, received the Reserve Bank of India's (RBI) nod to operate as a payment aggregator-cross border (PA-CB).
- According to a Bloomberg report, India's central bank Reserve Bank of India (RBI) sold Rs.34 billion (\$406 million) of bonds in the secondary market, likely to absorb excess cash in the banking system resulting from inflows into the nation's debt after being included in a global index.
- The Reserve Bank of India (RBI) has set up a committee to review the fee structure for white-label ATMs (WLAs). The committee is headed by Indian Banks' Association chief executive Sunil Mehta.
- The Reserve Bank of India (RBI) has developed new standards for lenders to follow before categorising loan accounts as fraudulent.
- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).

- The Reserve Bank of India (RBI) has allowed banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs.250 crore.
- The Reserve Bank of India (RBI) has cancelled the certificates of registration (CoR) of 2 Non Banking Finance Companies (NBFCs), Star Finserv India and Polytex India, due to irregular lending practices.
- According to the Reserve Bank of India's (RBI's) KLEMS [Capital (K), Labour (L), Energy (E), Material (M) and Services (S)] database, Employment growth rate rose to 6% in FY24 against 3.2% in FY23.
- The Reserve Bank of India (RBI) cancelled the licence of Banaras Merchantile Co-operative Bank Limited, Varanasi, Uttar Pradesh (UP) over inadequate capital and earnings prospects.
- The Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.

Ques : Canara Bank to Open _____ New Branches to Increase Current Account and Savings Account Deposits

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

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

Answer : Option E

Explanation :

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

About Canara Bank :

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

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

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

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

Answer : Option B

Explanation :

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

The index series :

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

About RBI :

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

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

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

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

Answer : Option D

Explanation :

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

Selected 5 Entities:

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

Services Offered by Selected Entities :

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

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

_____ ने प्राथमिक (शहरी) सहकारी बैंकों के लिए त्वरित सुधारात्मक कार्रवाई (पीसीए) रूपरेखा पेश की

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

Answer : Option B

Explanation :

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

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

Criteria for Invoking PCA:

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

Categorization of UCBs:

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

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

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

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

Answer : Option A

Explanation :

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

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

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

About AU Small Finance Bank :

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

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

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

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

Answer : Option A

Explanation :

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

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

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

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

Answer : Option B

Explanation :

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

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

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

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

Answer : Option E

Explanation :

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

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SPORTS NEWS :

- The International Olympic Committee (IOC) announced that the French Alps will host the Winter Olympic and Paralympic Games in 2030.
- In Swedish Open Tennis, Nuno Borges of Portugal defeated Spaniard Rafael Nadal in the final, 6-3, 6-2, to win the men's singles tennis title at Bastad in Sweden.
- India's Kush Maini won his maiden Formula 2 Sprint Race at the Hungarian Grand Prix after initial winner Richard Verschoor's was disqualified due to a technical infringement.
- Lallianzuala Chhangte and Indumathi Kathiresan were named the AIFF Best Men's and Women's Players of the Year 2023-24 at the AIFF Award Night in New Delhi.
- Oscar Piastri won his first Formula One race after completing a McLaren one-two with Lando Norris at the Hungarian Grand Prix.
- India has maintained its 124th position in the latest FIFA men's rankings released. Argentina at the top of the FIFA rankings.
- Rider Kavin Quintal is all set to make a historic debut at the WorldSBK SSP300 competitions and become the first Indian rider to participate in a World Superbike Championship.
- Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.
- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.

- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Manneppalli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay

- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.

Ques : Who has been appointed as festival director for the International Film Festival of India (IFFI)?

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

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

Answer : Option D

Explanation :

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

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Recent Appointment in different departments :

- Ajinkya Naik : youngest president of the Mumbai Cricket Association (MCA)
- Bibhuti Bhusan Nayak : President of the Institute of Cost Accountants of India (ICMAI)
- Rajendra Prasad Goyal : Additional charge as the Chairman and Managing Director (CMD) of the NHPC Limited
- Cmde D.K. Murali : Chairman and Managing Director (CMD) of Broadcast Engineering Consultants India Limited (BECIL)
- Sumant Sinha : Co-Chair of Global CEO Climate Leaders Alliance
- Deepa Malik : sub-regional representative for South Asia by the Asian Paralympic Committee (APC)
- Roberta Metsola : President of the European Parliament
- Vikram Misri : 35th Foreign Secretary
- Justice Aalia Neelum : Chief Justice of the Lahore High Court (LHC) of Pakistan
- Robert Jerard Ravi : BSNL Chairman and Managing Director (CMD)
- Rajat Sharma : President of News Broadcasters & Digital Association (NBDA)
- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance Minister
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dharendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA

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

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

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

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

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

Answer : Option D

Explanation :

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

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

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

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

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

India's Rankings in Different Indices:

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

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

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

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

Answer : Option A

Explanation :

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

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

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

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

Answer : Option D

Explanation :

- **Zimbabwe**, a Southern African country, has **joined** the **Convention on the Protection and Use of Transboundary Watercourses and International Lakes (United Nations (UN) Water Convention)**, showcasing its political will for cross-border water cooperation.
- Zimbabwe became the **54th Party** to the UN Water Convention and the 11th African nation to join the treaty.
- Ivory Coast (Côte d'Ivoire) has recently become the **53rd Party** to the 1992 UN Water Convention, officially known as the Convention on the Protection and Use of Transboundary Watercourses and International Lakes.

About UN Water Convention :

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

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

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

Answer : Option D

Explanation :

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

About Bhutan :

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

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Static Banking Awareness Terms Recently in News :

What is meant by Regulatory Sandbox ?

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

Processes and Stages Involved:

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

About RBI-DPI index :

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

These parameters are

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

IMPORTANT ONE – LINER Current Affairs

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

महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

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

Ques : PSU Banks Likely to Receive Additional ____ Year Extension to Meet SEBI's Minimum Public Shareholding Norms.

सेबी के न्यूनतम सार्वजनिक शेयरधारिता मानदंडों को पूरा करने के लिए पीएसयू बैंकों को अतिरिक्त ____ साल का विस्तार मिलने की संभावना है

- (a) 1
- (b) 2
- (c) 3
- (d) 4
- (e) 5

Answer : Option B

Explanation :

- Public sector banks (PSBs) are expected to receive another two-year extension to comply with the Securities and Exchange Board of India's (SEBI's) minimum public shareholding (MPS) norms, requiring a minimum public shareholding of 25%.
- This extension follows a special forbearance that allowed state-owned banks until August 2024 to meet the requirement.
- Public sector banks (PSBs) are expected to receive another two-year extension to comply with the Securities and Exchange Board of India's (SEBI's) minimum public shareholding (MPS) norms, requiring a minimum public shareholding of 25%.
- This extension follows a special forbearance that allowed state-owned banks until August 2024 to meet the requirement.

Banks with High Government Holdings:

- Punjab & Sind Bank: Government holding is 98.25%.
- Indian Overseas Bank: Government holding is 96.38%.
- UCO Bank: Government holding is 95.39%.
- Central Bank of India: Government holding is 93.08%.
- Bank of Maharashtra: Government holding is 86.46%, which may fall below 75% during the current fiscal year.

Ques : The Mahabhairab Cooperative Urban Bank Limited. Is in which state ?

महाभैरब सहकारी शहरी बँक लिमिटेड किस राज्य में है?

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

Answer : Option C

Explanation :

- The **Reserve Bank of India (RBI)** has **cancelled** the **license** of The **Mahabhairab Cooperative Urban Bank Limited., Tezpur, Assam.**
- The bank ceased its banking operations **effective from** the close of business on **July 24, 2024.**
- The Registrar of Cooperative Societies, Assam has been requested to issue an order for winding up the bank and to appoint a liquidator.
- The bank did not meet the required capital and earning prospects.
- It failed to comply with **Section 11(1) and Section 22(3)(d)** read with **Section 56 of the Banking Regulation Act, 1949.**
- Depositors are entitled to a deposit insurance claim up to **Rs.5,00,000** from the Deposit Insurance and Credit Guarantee Corporation (DICGC) under the provisions of the **DICGC Act, 1961.**

RBI in News :

- According to the Reserve Bank of India (RBI's) index that measures the adoption of online transactions, Digital payments across the country registered a 6% on-year rise as of March 31, 2024.
- The Reserve Bank of India (RBI) is planning to release guidance notes on scenario analysis, stress testing, and effective management of climate-related financial risks.
- The Reserve Bank of India (RBI) announced that 5 entities were selected for the test phase of the regulatory sandbox's theme-neutral fifth cohort that it had announced in October, 2023.
- The Reserve Bank of India (RBI) has issued a Prompt Corrective Action (PCA) framework to improve weak Urban Cooperative Banks (UCBs), effective from April 1, 2025.
- The Reserve Bank of India (RBI) has cancelled the Certificate of Registration (CoR) (license) of Uravakonda Cooperative Town Bank Limited based in Andhra Pradesh (AP), due to inadequate capital and earning prospects
- The Reserve Bank of India (RBI) tightened norms related to cash payout service at banks, making it mandatory for lenders to keep a record of recipients.
- Cashfree Payments, a company specialising in banking solutions and payments, received the Reserve Bank of India's (RBI) nod to operate as a payment aggregator-cross border (PA-CB).
- According to a Bloomberg report, India's central bank Reserve Bank of India (RBI) sold Rs.34 billion (\$406 million) of bonds in the secondary market, likely to absorb excess cash in the banking system resulting from inflows into the nation's debt after being included in a global index.
- The Reserve Bank of India (RBI) has set up a committee to review the fee structure for white-label ATMs (WLAs). The committee is headed by Indian Banks' Association chief executive Sunil Mehta.
- The Reserve Bank of India (RBI) has developed new standards for lenders to follow before categorising loan accounts as fraudulent.

- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).
- The Reserve Bank of India (RBI) has allowed banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs.250 crore.
- The Reserve Bank of India (RBI) has cancelled the certificates of registration (CoR) of 2 Non Banking Finance Companies (NBFCs), Star Finserv India and Polytex India, due to irregular lending practices.
- According to the Reserve Bank of India's (RBI's) KLEMS [Capital (K), Labour (L), Energy (E), Material (M) and Services (S)] database, Employment growth rate rose to 6% in FY24 against 3.2% in FY23.
- The Reserve Bank of India (RBI) cancelled the licence of Banaras Merchantile Co-operative Bank Limited, Varanasi, Uttar Pradesh (UP) over inadequate capital and earnings prospects.
- The Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.

Ques : _____ Imposes Three-Year Ban on Vijay Mallya from Indian Markets

_____ ने विजय माल्या पर भारतीय बाजारों से तीन साल का प्रतिबंध लगाया

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

Answer : Option D

Explanation :

- The **Securities and Exchange Board of India (SEBI)** has barred **Vijay Mallya** from accessing the Indian securities market **for 3 years**.
- Mallya was found guilty of illegally routing funds into the Indian stock market through his UBS bank accounts in London **between January 1, 2006, and March 31, 2008**.
- Mallya is also prohibited from associating with any listed entities for the same three-year period.
- Mallya used a sub-account called Matterhorn Ventures, which was registered as a foreign institutional investor (FII), to indirectly trade in the shares of his own group companies, Herbertsons and USL (United Spirits Limited).
- SEBI had previously barred Mallya from accessing the securities market for three years, starting June 1, 2018, due to manipulative activities and improper transactions related to the shares of USL.

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Ques : Shriram Group Receives _____ Approval to Enter Asset Reconstruction Business

श्रीराम ग्रुप को परिसंपत्ति पुनर्निर्माण व्यवसाय में प्रवेश के लिए _____ की मंजूरी मिली

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

Answer : Option B

Explanation :

- Chennai-based conglomerate **Shriram Group** is set to **enter the asset reconstruction (ARC) business** during the current financial year and has received approval from the Reserve Bank of India (RBI).
- This move is part of their broader plan announced in **November 2023** which includes entering both the asset reconstruction and wealth management sectors.
- The wealth management business will be operated under Shriram Credit, a subsidiary of Shriram Capital. The asset reconstruction business will be managed by **Shriram Capital**.
- Shriram Finance (SFL), **India's largest retail non-banking financial company (NBFC)**, has set a guidance of 15% growth for its assets under management (AUM) for the current financial year.

About Shriram Group :

- Founded : 5 April 1974
- Headquarters : Chennai, Tamil Nadu, India
- Chairman : R. Thyagarajan

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Ques : Tata Power Solar Collaborates with _____ to Offer Affordable Financing for Rooftop Solar and Electric Vehicle Charging Station Installations

टाटा पावर सोलर ने रूफटॉप सोलर और इलेक्ट्रिक वाहन चार्जिंग स्टेशन इंस्टॉलेशन के लिए किफायती वित्तपोषण की पेशकश करने के लिए _____ के साथ सहयोग किया है।

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Bank of India / बैंक ऑफ इंडिया
- (d) Tamilnad Mercantile Bank Ltd / तमिलनाडु मर्केंटाइल बैंक लिमिटेड
- (e) Karur Vyasya Bank / करूर व्यास बैंक

Answer : Option C

Explanation :

- **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.**
- The partnership is a significant milestone with Tata Power Solar becoming the 1st solar company to collaborate with BOI for both solar and EV Charging Station financing and strengthening its leadership as a green energy solutions provider.
- This collaboration aligns with the government's initiatives to promote rooftop solar installations.
- Targeted customers include residential users under the PM Surya Ghar Yojana, housing societies, and Micro, Small, and Medium Enterprises (MSMEs).

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- Under the PM Surya Ghar Yojana, Residential customers can avail up to Rs 2 lakh for solar systems up to 3 KW with a 5% margin money requirement.
- Loans are offered at an interest rate of 10% per annum, collateral-free, with a tenure of up to 10 years.

About Bank of India :

- Established : 7 September 1906
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Rajneesh Karnatak
- Tagline : Relationship Beyond Banking

Recently signed banking agreements :

- TATA AIG, a significant general insurance company in India, has established a strategic relationship with Mahindra Finance, one of the country's top non-banking finance companies.
- IndusInd Bank has launched the 'Wrestle for Glory' program as part of its Corporate Social Responsibility (CSR) initiatives. The program continues the bank's longstanding partnership with the Inspire Institute of Sport (IIS), a high-performance Olympic training facility in Vijayanagar, Bellary.
- Arka Fincap Limited, an NBFC and part of the Kirloskar Group, has a co-lending agreement with the Central Bank of India. With this agreement, Arka will be able to offer loans to MSMEs at affordable rates.
- Life Insurance Corporation of India (LIC) has entered into a Corporate Agency Arrangement with IDFC First Bank Ltd. to Boost Bancassurance.
- The Small Industries Development Bank of India (SIDBI) has partnered with India Post Payments Bank (IPPB) to use the extensive network of postmen for providing credit to micro-entrepreneurs in rural areas.
- ixigo and AU Small Finance Bank announced the launch of the RuPay variant for its premium co-branded ixigo-AU Small Finance Bank travel credit card, enabling UPI-based payments and rewards.
- NPCI International Payments (NIPL), the international arm of NPCI, signed an agreement with Qatar National Bank (QNB) to launch QRcode-based UPI payments in Qatar.

- Punjab National Bank (PNB) has signed a pact with Steel Authority of India Ltd (SAIL) to provide home loans, car loans, and education loans to SAIL employees at concessional rates.
- Federal Bank, a private sector bank, has entered into a Bancassurance tie-up with Bajaj Allianz Life Insurance, a private life insurer.
- Star Health and Allied Insurance Company Limited, India's largest retail health insurance company announced a strategic corporate agency agreement with Himachal Pradesh State Cooperative Bank (HPSCB), the leading bank of Himachal Pradesh.
- Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive at the BSF Headquarters in Srinagar, Jammu and Kashmir (J&K).
- National Bank for Agriculture and Rural Development (NABARD) and Online PSB Loans Limited have signed an agreement to promote financial inclusion through regional rural banks.
- NPCI International Payments Ltd. (NIPL), in partnership with Network International, a leading digital commerce enabler across the Middle East and Africa, has facilitated the acceptance of QR-codebased Unified Payments Interface (UPI) payments across point-of-sale (POS) terminals in the UAE.
- The Reserve Bank of India (RBI) has joined hands with the Bank for International Settlements (BIS) and central banks of 4 Asean (Association of Southeast Asian Nations) countries to collaborate on Project Nexus - a multilateral international initiative to enable retail cross-border payments.
- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveil Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the co-lending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.
- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.

- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India

Ques : _____ Partners with ICICI Lombard General Insurance to Offer Enhanced Insurance Solutions and Benefits to Customers

_____ ने ग्राहकों को उन्नत बीमा समाधान और लाभ प्रदान करने के लिए आईसीआईसीआई लोम्बार्ड जनरल इंश्योरेंस के साथ साझेदारी की

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

Answer : Option D

Explanation :

- **Karnataka Bank** has **partnered** with **ICICI Lombard General Insurance Company Limited** to offer **enhanced insurance solutions** and customer benefits to its patrons.
- These offerings include health insurance, motor insurance, travel insurance, home insurance, and more, catering to the diverse insurance needs of individuals and businesses alike.

About Karnataka Bank :

- Founded: February 18, 1924.
- Headquarters: Mangalore, Karnataka, India.
- MD & CEO: Srikrishnan Hari Hara Sarma.
- Tagline: "Your family bank across India."

About ICICI Lombard :

- Founded: 2001.
- Headquarters: Mumbai, Maharashtra, India.
- Chairman & Managing Director: Sanjeev Mantri.
- Ownership Structure: A joint venture between ICICI Bank (holding a 64% stake) and Fairfax Financial Holdings Limited (holding a 36% stake).

Ques : _____ has taken over as the Chair of Asian Disaster Preparedness Centre (ADPC) for 2024-25.

_____ ने 2024-25 के लिए एशियाई आपदा तैयारी केंद्र (एडीपीसी) के अध्यक्ष के रूप में पदभार संभाला है।

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

Answer : Option A

Explanation :

- **India** has taken over as the **Chair of Asian Disaster Preparedness Centre (ADPC) for 2024-25.**
- It is an **autonomous international organization established in 1986.**
- It is for cooperation in and implementation of disaster risk reduction and building climate resilience in Asia and the Pacific region.
- Its **objective** is to "Safer communities and sustainable development through disaster risk reduction" and its geographical remit is Asia and the Pacific
- **Member countries** are India, Bangladesh, Cambodia, China, Nepal, Pakistan, Philippines, Sri Lanka and Thailand are the founding members.
- **Headquarters:** Bangkok, Thailand and sub-centres in the country of operations are the operational parts of ADPC.

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Different Meetings and conferences host by India this year :

- India has taken over as the Chair of Asian Disaster Preparedness Centre (ADPC) for 2024-25.
- 64th International Sugar Organisation Council meeting commenced on 25th June 2024 at Bharat Mandapam in New Delhi.
- India is set to host the second Asia Pacific (APAC) ministerial conference on civil aviation, which will be jointly organised by the Indian government and the International Civil Aviation Organization (ICAO).
- India will host the 46th Antarctic Treaty Consultative Meeting (ATCM 46) and the 26th Meeting of the Committee for Environmental Protection (CEP 26) from May 20 to 30, 2024, in Kochi, Kerala.
- India has been selected for the first time to chair and host the 46th session of the UNESCO World Heritage Committee will be held in New Delhi between 21 and 31 July 2024.
- India To Host Global Technology Summit will be organized in New Delhi.
- India to host 'Global India AI 2023' conference.

Ques : With which country has India signed a Cultural Property Agreement to stop the illegal trade in smuggled Indian antiquities?

अवैध व्यापार को रोकने के लिए भारत ने किस देश के साथ सांस्कृतिक संपत्ति समझौते पर हस्ताक्षर किए हैं? भारतीय पुरावशेषों की तस्करी?

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

Answer : Option D

Explanation :

- **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).**
- The agreement was signed on the sidelines of the 46th session of the World Heritage Committee of the United Nations Cultural and Educational Organizations (UNESCO) in New Delhi on 26 July 2024.
- The Agreement will help bring back smuggled Indian artefacts impounded by the American Customs.
- The agreement is in line with the UNESCO Convention on the Means of Prohibiting and Preventing the Illicit Import, Export and Transfer of Ownership of Cultural Property 1970, of which both India and the USA are members.
- Under the Cultural Property Agreement the USA government will return to India any Indian artefacts which have been mentioned in the Designated list of the USA government as per the Cultural Property Agreement.

Recent MoU and agreement :

- India and Bhutan have approved 61 projects worth Rs.4,958 crore to be implemented during the Himalayan country's 13th five-year plan, for which New Delhi is providing Rs.10,000 crore as development support.
- India and the United Kingdom have launched a new technology security initiative to deepen defence collaboration and boost economic ties between the two countries.
- NTPC Vidyut Vyapar Nigam Limited (NVVNL) will set up two green charcoal plants in Gurugram and Faridabad, Haryana. These plants will convert municipal waste into charcoal or green coal.
- Tripartite Agreement on Cross-Border Electricity Trade Among Nepal, India and Bangladesh. Its objective is to Import of electricity from Nepal to Bangladesh via India transmission lines.
- Airports Authority of India has signed an agreement with Urban Development Department, government of Rajasthan, and the Civil Aviation Department, for the development of Kota Greenfield Airport in Rajasthan.
- National Film Development Corporation (NFDC), a public sector enterprise under the aegis of the Ministry of Information and Broadcasting (MoIB), have joined hands with Netflix India to launch an upskilling program for voice-over artists in India called "The Voicebox".
- PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024.
- The Mutual Recognition Agreement (MRA) for organic products between India and Taiwan has been implemented during the 9th Working Group on Trade Meeting with Taiwan at New Delhi.
- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a 'Mission Nishchay' in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.
- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.

- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.
- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the purchase of Airbus helicopters in India.
- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.
- India and Iran Inks 10-year Deal to Operate Iran's Chabahar Port. Under the agreement, India Ports Global Limited (IPGL) committed to investing \$370 million to enhance the port's infrastructure
- India and Moldova signed an agreement allowing holders of diplomatic and official passports from either country to travel to the other without requiring a visa.

Ques : Which state Launches Amrit Brikshya Andolan 2.0 App ?
किस राज्य ने अमृत बृक्ष आंदोलन 2.0 ऐप लॉन्च किया?

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

Answer : Option C

Explanation :

- Second edition of the **Amrit Brikshya Andolan Launched** by **Assam Chief Minister Himanta Biswa Sarma**.
- Assam Launches **Amrit Brikshya Andolan 2.0 App**.
- The app enables individuals to register or renew their participation in the tree-planting campaign.
- The initiative aims to plant 3 crore saplings across Assam from August 1 to 15, 2024.
- The state has a total of 4 crore saplings, with 1 crore reserved for replacements.
- 90 per cent of the 1.12 crore saplings that were planted last year in the first edition of the Amrit Brikshya Andolan survived.
- Target is to plant 10 crore saplings in three to four years and to expand the forest cover from 36 per cent to 38 per cent.
- 4,000 distribution points have been established throughout the state for efficient sapling distribution. Saplings will be sourced from the State Government's nurseries.

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About Assam :

- Formation (as a state) - 26 January 1950
- Capital : Dispur
- CM : Himanta Biswa Sarma
- Governor : Gulab Chand Kataria
- Rajya Sabha - 7 seats
- Lok Sabha - 14 seats

Recently launched Apps/portals:

- E-Upahaar Portal : Rashtrapati Bhavan will auction selected gift items, presented to the President and former Presidents on various occasions, through an online portal called E-Upahaar.
- Bhusanket Web Portal and Bhooskhalan Mobile App : Union Minister of Coal and Mines inaugurated the National Landslide Forecasting Centre at Geological Survey of India (GSI) Kolkata
- North East Region Agri Commodity E-Connect (NERACE) app : Union Minister for the Development of the North East Region Jyotiraditya Scindia launched to support agricultural and horticultural products
- eSwasthya Dham portal : Uttarakhand Government's Department of Health and Family Welfare
- Skill India Digital Hub (SIDH) Portal : Jayant Chaudhary, Union Minister of State (Independent Charge)
- Lokpath Mobile App : Chief Minister of Madhya Pradesh, Mohan Yadav has launched to quickly fix road problems that people report within seven days.
- Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN) - Union Minister for Coal and Mines, G Kishan Reddy for providing support of Rs 1,00,000/- (Rupees One Lakh) to the Preliminary examination qualified candidates
- Sangyaan App - Director General of Railway Protection Force (RPF) Manoj Yadava
- Karnataka Bank Limited (KBL), a leading private sector bank launched KBL WISE (Wellness Investments and Savings for Elderly) Senior Citizen Savings Account.
- The government is likely to launch the National Health Claim Exchange (NHCE) — a single portal to submit and process health insurance claims across hospitals in the country — in the next two three months.

Ques : Hargobinder Singh Dhaliwal Appointed as Director General of Police of _____

हरगोबिंदर सिंह धालीवाल _____ समूह के पुलिस महानिदेशक के रूप में नियुक्त किया गया

- (a) Tripura / त्रिपुरा
- (b) Sikkim / सिक्किम
- (c) Assam / असम
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Andaman and Nicobar Islands / अण्डमान और निकोबार द्वीप समूह

Answer : Option E

Explanation :

- The Ministry of Home Affairs (MHA) appointed senior IPS officer Hargobinder Singh Dhaliwal as the new Director General of Police (DGP) of Andaman and Nicobar Islands.
- Before his appointment, he served as the Special Commissioner of Police in New Delhi, overseeing traffic zone II.
- Dhaliwal is a 1997-batch IPS officer and an alumnus of Panjab University.
- Meanwhile, incumbent DGP Devesh Chandra Srivastava has been transferred to New Delhi.
- Srivastava, with 27 years of distinguished service, has held various pivotal roles in Arunachal Pradesh, Goa, Delhi, and Mizoram.

About Andaman and Nicobar Islands :

- Lieutenant governor : Devendra Kumar Joshi
- Capital : Port Blair

Recent Defence related appointments :

- 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)
- Rajeev Kumar : Director General of the Bureau of Police Research and Development (BPR&D)

Ques : Perseverance rover recently in news related to _____
दृढ़ता रोवर हाल ही में _____ से संबंधित समाचार में है

- (a) ISRO
- (b) DRDO
- (c) HAL
- (d) NASA
- (e) None of these

Answer : Option D

Explanation :

- NASA's Perseverance rover recently made an intriguing discovery that could shed light on the ancient history of Mars and the possibility of past microbial life.
- The rover has identified a rock named "Cheyava Falls" that exhibits intriguing characteristics, suggesting it may have hosted microbial life billions of years ago.
- Cheyava Falls, an arrowhead-shaped rock, was found on the northern edge of Neretva Vallis, an ancient river valley that once channeled water into Jezero Crater, where Perseverance is working.

About Perseverance Rover:

- It is part of NASA's ongoing Mars 2020 Mission.
- Launch: It was launched on July 30, 2020, from Cape Canaveral, Florida.
- Landing: Successfully landed on the surface of Mars's Jezero Crater on February 18, 2021.
- Perseverance, nicknamed "Percy", is a semi-autonomous rover the size of a small car designed to explore the surface of Mars.
- Seek signs of ancient life and collect samples of rock and regolith (broken rock & soil) for possible return to Earth.

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Defence Related News :

- Israel Aerospace Industries (IAI) recently unveiled the country's new air-to-surface missile dubbed "Wind Demon".
- As many as 16,000 Remote Pilot Certificates (RPCs) have been issued for operating drones in the country, Minister of State for Civil Aviation Murlidhar Mohol told the Rajya Sabha.
- Airbus and Tata are joining forces to manufacture India's first FAL (Final Assembly Line) H125 helicopter, which is set to roll out by 2026.
- China sent a new Earth observation satellite into space from the Taiyuan Satellite Launch Center in north China's Shanxi Province.
- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.
- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- India has unveiled its first indigenously designed and developed light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle

(RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.

- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).

- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).

Ques : World Squash Federation (WSF) World Junior Squash Championships held in _____

वर्ल्ड स्क्वैश फेडरेशन (डब्ल्यूएसएफ) वर्ल्ड जूनियर स्क्वैश चैंपियनशिप _____ में आयोजित हुई

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

Answer : Option D

Explanation :

- **India** have ended their **World Squash Federation (WSF) World Junior Squash Championships, Houston, USA campaign** with the men's team finishing sixth and the women's team nailing the seventh place.
- The **Indian men lost to England 1-2** in the match for fifth position while their women counterparts beat New Zealand 2-1 in the clash for the seventh.
- India's Shaurya Bawa won a bronze medal at the World Junior Squash Championships 2024 in Houston, Texas.
- It is only the second medal achieved by an Indian male squash player at the World Junior Squash Championships.
- Kush Kumar, an Asian Games gold medallist, was the last Indian to reach the semi-finals of this tournament back in 2014.
- Egypt's women's and men's teams captured the 2024 WSF World Junior Team Championships.

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SPORTS NEWS :

- Real Madrid have become the first football club to report revenue generation of over €1 billion (\$1.08bn).
- The International Olympic Committee (IOC) announced that the French Alps will host the Winter Olympic and Paralympic Games in 2030.
- In Swedish Open Tennis, Nuno Borges of Portugal defeated Spaniard Rafael Nadal in the final, 6-3, 6-2, to win the men's singles tennis title at Bastad in Sweden.
- India's Kush Maini won his maiden Formula 2 Sprint Race at the Hungarian Grand Prix after initial winner Richard Verschoor's was disqualified due to a technical infringement.
- Lallianzuala Chhangte and Indumathi Kathiresan were named the AIFF Best Men's and Women's Players of the Year 2023-24 at the AIFF Award Night in New Delhi.
- Oscar Piastri won his first Formula One race after completing a McLaren one-two with Lando Norris at the Hungarian Grand Prix.
- India has maintained its 124th position in the latest FIFA men's rankings released. Argentina at the top of the FIFA rankings.
- Rider Kavin Quintal is all set to make a historic debut at the WorldSBK SSP300 competitions and become the first Indian rider to participate in a World Superbike Championship.
- Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.
- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.

- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Mannepilli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay

IMPORTANT ONE – LINER Current Affairs

- **Chandrayaan 3** wins prestigious **World Space Award** given by International Astronautical Federation (IAF) at 75th International Astronautical Congress in Milan, Italy.
- In a bid to promote language and culture, the **Government of Meghalaya** has launched its own **OTT platform, 'Hello Meghalaya.'** Meghalaya becomes the first state in India to launch an OTT platform.
- **Covrzy, a Bengaluru (Karnataka)-based Insurance technology (Insurtech)** startup has obtained a direct broking (general) licence from the Insurance Regulatory and Development Authority of India (IRDAI), Hyderabad, Telangana.
- The US Navy, **Navy SEAL commandos**, and the US Air Force are set to install the **Mako missile** in all their military aircraft. It is an air-launched hypersonic multi-mission missile, **developed by Lockheed Martin**, an American aerospace and defence manufacturer.
- **Rashtrapati Bhavan** will **auction** selected **gift items**, presented to the President and former Presidents on various occasions, through an online **portal called E-Upahaar.**
- A warning has been issued to people residing in low-lying areas of the **Mettur Dam**, following **increased inflow into the dam.** It is located at Mettur, District Salem in Tamil Nadu and constructed in a gorge, where the Kaveri River enters the plains.
- The **World Heritage Committee (WHC)** **decided to include** the **Palestinian site of Tell Umm Amer** in both the UNESCO World Heritage Site List and the Lost of World Heritage in Danger during its 46th session in New Delhi.

महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- चंद्रयान 3 ने इटली के मिलान में 75वें अंतर्राष्ट्रीय एस्ट्रोनॉटिकल कांग्रेस में इंटरनेशनल एस्ट्रोनॉटिकल फेडरेशन (IAF) द्वारा दिया गया प्रतिष्ठित **विश्व अंतरिक्ष पुरस्कार** जीता।
- भाषा और संस्कृति को बढ़ावा देने के लिए, मेघालय सरकार ने अपना खुद का ओटीटी प्लेटफॉर्म '**हैलो मेघालय**' लॉन्च किया है। मेघालय ओटीटी प्लेटफॉर्म लॉन्च करने वाला भारत का पहला राज्य बन गया है।
- बेंगलुरु (कर्नाटक) स्थित बीमा प्रौद्योगिकी (इंश्योरटेक) स्टार्टअप कोवरज़ी ने भारतीय बीमा नियामक और विकास प्राधिकरण (आईआरडीएआई), हैदराबाद, तेलंगाना से प्रत्यक्ष ब्रोकिंग (सामान्य) लाइसेंस प्राप्त किया है।
- अमेरिकी नौसेना, नेवी सील कमांडो और अमेरिकी वायु सेना अपने सभी सैन्य विमानों में **माको मिसाइल** स्थापित करने के लिए तैयार हैं। यह एक हवा से लॉन्च की जाने वाली हाइपरसोनिक मल्टी-मिशन मिसाइल है, जिसे अमेरिकी एयरोस्पेस और रक्षा निर्माता लॉकहीड मार्टिन द्वारा विकसित किया गया है।
- राष्ट्रपति भवन ई-उपहार नामक एक ऑनलाइन पोर्टल के माध्यम से विभिन्न अवसरों पर राष्ट्रपति और पूर्व राष्ट्रपतियों को भेंट की गई चुनिंदा उपहार वस्तुओं की नीलामी करेगा।
- बांध में पानी का प्रवाह बढ़ने के बाद **मेदूर बांध** के निचले इलाकों में रहने वाले लोगों को चेतावनी जारी की गई है। यह तमिलनाडु में मेदूर, जिला सलेम में स्थित है और एक घाटी में निर्मित है, जहां कावेरी नदी मैदानी इलाकों में प्रवेश करती है।
- विश्व धरोहर समिति (डब्ल्यूएचसी) ने नई दिल्ली में अपने 46वें सत्र के दौरान **टेल उम्म आमेर के फिलिस्तीनी स्थल को यूनेस्को की विश्व धरोहर स्थल सूची और लुप्त हो चुकी विश्व धरोहर सूची दोनों में शामिल करने का निर्णय** लिया।