

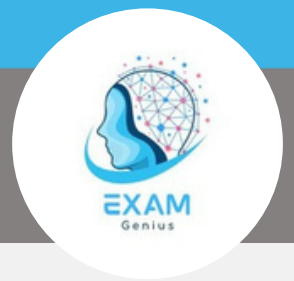
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Ques : Deadline Approaches for Special Fixed Deposits at SBI, IDBI, and Indian Bank on _____
एसबीआई, आईडीबीआई और इंडियन बैंक में विशेष सावधि जमा के लिए अंतिम तिथि _____

- (a) September 30, 2024
- (b) November 30, 2024
- (c) December 30, 2024
- (d) October 30, 2024
- (e) None of these

Answer : Option A

Explanation :

- The deadline for special fixed deposits (FDs) at SBI, IDBI, and Indian Bank is **September 30, 2024**.
- Special FDs offer interest rates ranging from 7.05% to 7.35% for 300-444 days.
- SBI's Amrit Kalash FDs give 7.1% interest for a 400-day term, with elderly people receiving 7.60%.
- IDBI Bank's UTSAV Special Deposits offer 7.2%-7.35% interest over 300-700 days.
- Small Finance Banks: AU Bank, Suryoday Bank, Unity Bank, and Ujjivan Bank provide FD interest rates above 8% for 1-2 year tenures.

Ques : _____ to Raise Up to Rs.3,000 Crore Through Infrastructure Bonds
_____ इन्फ्रास्ट्रक्चर बांड के माध्यम से Rs.3,000 करोड़ तक जुटाएगा

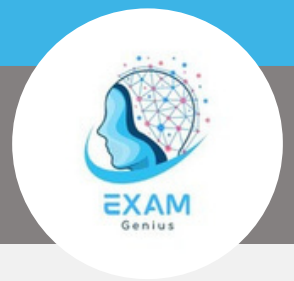
- (a) Karnataka Bank / कर्नाटक बैंक
- (b) Central Bank of India / सेंट्रल बैंक ऑफ इंडिया
- (c) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (d) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (e) Punjab & Sind Bank / पंजाब एंड सिंध बैंक

Answer: Option E

Explanation :

- Punjab & Sind Bank, a public sector lender, wants to raise up to Rs.3,000 crore through infrastructure bonds as a cost-effective option amid increased competition for deposits.
- Public sector banks, including Punjab & Sind Bank, are actively raising funds through infrastructure bonds in FY25.
- CRISIL has assigned a "AA/Stable" rating to the proposed infrastructure bonds of Punjab & Sind Bank.





Explanation :

- Bond yields softened in August and September 2024, with the 10-year Indian government security (G-sec) yield ranging between 6.76% and 6.87%.

About Punjab and Sind Bank :

- Established : **24 June 1908**
- Headquarters : New Delhi, India
- MD & CEO : Swarup Kumar Saha

Ques : Which report states that Credit and Deposit Growth Gap Narrowing ?

कौन सी रिपोर्ट बताती है कि क्रेडिट और डिपॉजिट ग्रोथ गैप कम हो रहा है?

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

Answer : Option B

Explanation :

- The RBI's latest State of the Economy report shows a decrease in the gap between loan and deposit growth in banks, which had been a major issue for the past two years.
- As of **September 6, 2024**, the difference between credit and deposit growth in banks has narrowed to little over 200 basis points (bps), from over 700 bps earlier in 2024.
- Loan growth has slowed to 13.3%, but deposit growth has increased to above 11%.
- Private credit assets under control are valued at \$15 billion.
- Fintech lenders now account for over 52% of the personal loan industry and are increasingly using private credit to support their operations



Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI), in consultation with the Government of India, has decided to cancel the Treasury bill auctions scheduled for **September 18, 2024, and September 25, 2024.**
- The Reserve Bank of India (RBI) proposed that banks keep an additional 5% "run-off factor" on digitally accessible customer deposits to mitigate the risks of large withdrawals via digital platforms such as the internet or mobile banking.
- The Reserve Bank of India (RBI) has clarified to banks that Overseas Citizens of India (OCI) cardholders are eligible for education loans for study abroad if they live in India.
- Chennai based Fintech startup Paysharp Private Limited received the final authorisation from the Reserve Bank Of India (RBI) to act as a Payment Aggregator (PA).
- The Fintech Association for Consumer Empowerment (FACE) is the first Self-Regulatory Organization (SRO-FT) in the FinTech sector, having been formally registered by RBI.
- Due to high NPAs and lender repayment failures, RBI cancelled the Certificate of Registration (CoR) granted to Margdarshak Financial Services Limited (MFSL), its headquarters in Lucknow, UP.
- The Unified Lending Interface (ULI) was introduced by RBI Governor Shaktikanta Das in Bengaluru, Karnataka, during the Global Conference on Digital Public Infrastructure and Emerging Technologies.
- The schedule for the early redemption of Sovereign Gold Bonds (SGBs) issued between May 2017 and May 2020 has been released by the Reserve Bank of India (RBI).
- The national common mobility cards (NCMCs) and Fastags autoreplenishment have been integrated into the e-mandate framework by the Reserve Bank of India (RBI).
- The Reserve Bank of India (RBI) has given IndusInd Bank permission to form a wholly owned subsidiary that will solely focus on asset management for mutual funds.
- The RBI90Quiz, an undergraduate college test, has been made available to students by the Reserve Bank of India (RBI).

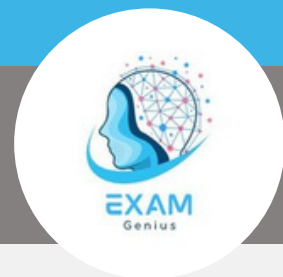
Ques : Amar Kumar Kakarlapudi has been appointed as the new Chief Compliance Officer of which payment bank?

अमर कुमार काकरलापुडी को किस भुगतान बैंक का नया मुख्य अनुपालन अधिकारी नियुक्त किया गया है?

- (a) Airtel Payments Bank / एयरटेल पेमेंट्स बैंक
- (b) Jio Financial Services / जियो फाइनेंशियल सर्विसेज
- (c) FINO Payments Bank / फिनो पेमेंट्स बैंक
- (d) Paytm Payments Bank / पेटीएम पेमेंट्स बैंक
- (e) Jio Payments Bank / जियो पेमेंट्स बैंक

Answer : Option A





Explanation :

- Airtel Payments Bank has hired Amar Kumar Kakarlapudi as its new Chief Compliance Officer.
- Amar will be in charge of strengthening the Bank's compliance framework and ensuring that regulatory and statutory requirements are satisfied seamlessly.
- As Chief Compliance Officer, Amar will be an important partner for the Bank in meeting core and non-core compliance standards, as well as serving as a significant contact between the bank and regulatory authorities, all while establishing a sound compliance and regulatory framework.

Recent Appointment in Banking & Insurance Sector :

- Deepti Gaur Mukherjee : Member of the Board of Securities and Exchange Board of India (SEBI) (replaced Manoj Govil)
- Subrata Mondal : MD and CEO of IFFCO Tokio General Insurance Company Limited
- Nehal Vora : MD and CEO of Central Depository Services (India) Limited (CDSL)
- Krishnan Venkat Subramanian : Managing Director and CEO of Federal Bank
- Rama Mohan Rao Amara : Managing Director at State Bank of India
- Y Haragopal : Managing Director of NABCONS (NABARD Consultancy Services)
- Challa Sreenivasulu Setty : 27th Chairman of State Bank of India (SBI)
- Subhasri : MD & CEO of Shriram Capital Pvt Ltd
- Salee Sukumaran Nair : managing director and chief executive officer of Tamilnad Mercantile Bank (TMB)
- Rana Ashutosh Kumar Singh : Managing Director in charge of State Bank of India's (SBI) risk compliance and stressed assets resolution group (SARG) departments.
- Tan Su Shan : CEO of DBS Group (Piyush Gupta (Indian) will retire in March 2025)
- Lalitha Nataraj : CEO of NPCI Bhim Services Ltd (NBSL)
- Praveena Rai : Managing Director and CEO of Multi Commodity Exchange (MCX)
- Sanjay Shukla : Managing Director (MD) of National Housing Bank (NHB)
- Manoj Mittal : Chairman and Managing Director of Small Industries Development Bank of India (SIDBI)

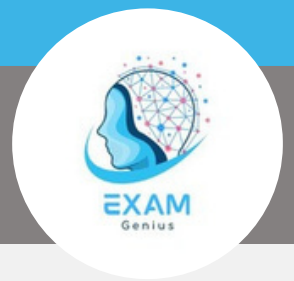
Ques : Under which Department 'Biotechnology Research Innovation and Entrepreneurship Development (Bio-RIDE)' scheme launched ?

किस विभाग के तहत 'जैव प्रौद्योगिकी अनुसंधान नवाचार और उद्यमिता विकास (बायो-राइड)' योजना शुरू की गई?

- (a) Department of Science and Technology / विज्ञान और प्रौद्योगिकी विभाग
- (b) Department of Biotechnology / जैव प्रौद्योगिकी विभाग
- (c) Department of Atomic Energy / परमाणु ऊर्जा
- (d) Department of Space / अंतरिक्ष विभाग
- (e) None of these / इनमें से कोई नहीं

Answer : Option B





Explanation :

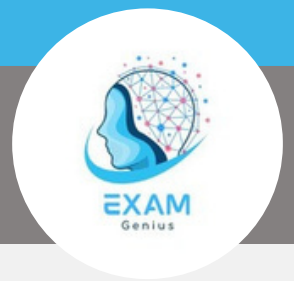
- The Department of Biotechnology (DBT), Union Ministry of Science and Technology, has received approval from the central government to begin the 'Biotechnology Research Innovation and Entrepreneurship Development (Bio-RIDE)' initiative.
- The DBT's two current schemes have been integrated, and the Bio-RIDE plan now includes a new component called Biomanufacturing and Biofoundry.
- It is intended to encourage innovation, boost bio-entrepreneurship, and solidify India's position as a global leader in biomanufacturing and biotechnology.
- Its goal is to accelerate research, improve product development, and close the gap between academic research and industrial applications.
- The newly approved Bio-RIDE will run from **2021-22 to 2025-26**, during the 15th Finance Commission period.
- The proposed budget for the scheme is Rs.9197 crore for **2021-2025-26**.

The components of the scheme are :

- Biotechnology Research and Development,
- Industrial & Entrepreneurship Development,
- Biomanufacturing and Biofoundry

Recent News Headlines Related to Schemes

- Prime Minister Narendra Modi approved a new plan, Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PMJUGA), to enhance the socioeconomic status of the country's tribal majority villages and aspirational districts.
- Union cabinet recently extended the PM-AASHA price support scheme in agriculture till **2025-26**.
- Prime Minister Narendra Modi, introduced 'SUBHADRA', the government's flagship scheme, in Bhubaneswar, Odisha. It is the largest single-women-focused plan and is estimated to benefit over 1 crore women.
- The Ministry of Micro, Small, and Medium Enterprises (M/o MSME) established the Credit Guarantee Scheme for Micro and Small Enterprises (MSEs) in the year **2000**.
- The Pradhan Mantri Kisan Maandhan Yojana (PM-KMY) has completed 5 years of successful implementation. It is launched on 12th September, **2019** at Ranchi, Jharkhand by PM Modi.
- The Union Cabinet, chaired by India's Prime Minister, has approved the Ministry of Heavy Industries' (MHI) plan to execute the 'PM E-DRIVE Scheme' for promotion of electric mobility in the country.
- Union Cabinet approved the fourth phase of the Pradhan Mantri Gram Sadak Yojana (PMGSY). Implemented by the Union Rural Development Ministry from **2024-25 to 2028-29**.
- The Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PMJAY), the world's largest government-funded health insurance system, now covers all elderly persons aged 70 and above in the country.
- The Union Cabinet, led by Prime Minister Narendra Modi, approved 'Mission Mausam' on **September 11, 2024**, with a Rs.2,000 crore budget over two years.



- The Electric Mobility Promotion Scheme (EMPS), which superseded FAMEII, will be extended until September. With an additional budget of Rs.778 crore.
- The government updated the Sukanya Samridhi Yojana guidelines, which would take effect on **October 1, 2024**.

Ques : Where was the 3rd edition of the World Food India held?

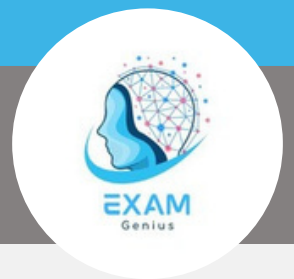
विश्व खाद्य भारत का तीसरा संस्करण कहाँ आयोजित किया गया?

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

Answer : Option B

Explanation :

- The third edition of World Food India 2024 is taking place in New Delhi.
- The event is organized by the Indian government to stimulate domestic and foreign investment in the country's food processing sector, as well as to showcase the country's rich cuisine culture to the rest of the world.
- Along with the third World Food India 2024, the second Global Food Regulators Summit is being conducted.
- The Food Safety and Standards Authority of India (FSSAI) also hosted the Global Food Regulators Summit in New Delhi.
- The first World Food India was held in New Delhi in 2017, with the second edition scheduled for 2023.



Ques : Saleema Intiaz becomes first _ woman to be nominated as International Umpire

सलीमा इम्तियाज अंतर्राष्ट्रीय अंपायर के रूप में नामांकित होने वाली पहली पाकिस्तानी महिला बनीं

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

Answer : Option E

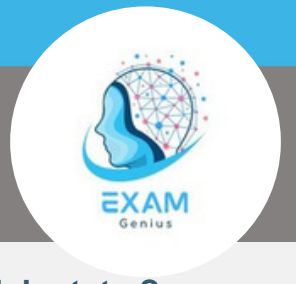
Explanation :

- Saleema Intiaz became the first Pakistani woman to be named to the ICC's worldwide panel of development umpires.
- Intiaz's appointment to the panel means she can now officiate in women's bilateral international matches and ICC women's competitions.
- Intiaz joined the PCB's women's umpires panel in **2008** and has officiated at various Asian Cricket Council competitions in the previous three years.
- Intiaz's first on-field appointment in a bilateral series will be to officiate the three-match T20 series between Pakistan and South Africa, which starts in Multan.

About the International Cricket Council (ICC).

- The International Cricket Council is cricket's global governing organization.
- The Imperial Cricket Conference was created in 1909 by representatives from Australia, England, and South Africa.
- It was renamed the International Cricket Conference in 1965 and adopted its current name in **1987**.
- Formation - **June 15, 1909**
- Headquarters in Dubai, UAE.
- Chairman - Jay Shah (replace Greg Barclay) with effect from **December 1, 2024**
- Deputy Chairman: Imran Khwaja (Singapore)
- CEO: Geoff Allardice (Australia)
- Membership: 108 members.





Ques : President Droupadi Murmu attended the Safai Mitra Sammelan in which state ?

राष्ट्रपति द्रौपदी मुर्मू ने किस राज्य में सफाई मित्र सम्मेलन में भाग लिया?

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

Answer : Option E

Explanation :

- President Droupadi Murmu attended the Safai Mitra Sammelan in Ujjain, Madhya Pradesh on **September 19, 2024**.
- The Safai Mitra Sammelan was part of the Swachhata Hi Seva—2024 initiative established by the Indian government.
- This year's campaign recognizes and celebrates sanitation workers, including Safai Mitra's commitment to the Swachh Bharat Mission.
- The government of India has launched the statewide 'Swachhata Hi Seva - 2024' weeklong campaign in preparation for Swachh Bharat Diwas on **October 2, 2024**.
- The Swachhata Hi Seva—2024 campaign will run from 17 September to 2 October 2024.
- The theme of this year's Swachhata Hi Seva - 2024 campaign is 'Swabhav Swachhata – Sanskaar Swachhata'

Ques : The Book Titled 'Sri Rama in Tamilagam – An inseparable bond' authored by _.

'तमिलगाम में श्री राम - एक अविभाज्य बंधन' शीर्षक वाली पुस्तक _ द्वारा लिखी गई है।

- (a) Dr. D.K. Hari / डॉ. डी.के. हरि
- (b) Dr. D.K. Hema Hari / डॉ. डी.के. हेमा हरि
- (c) Dr. Jitendra / डॉ. जीतेन्द्र
- (d) Both a and b / ए और बी दोनों
- (e) Both b and c / बी और सी दोनों

Answer : Option D





Explanation :

- Thiru. R.N. Ravi, the Honorable Governor of Tamil Nadu, Released the landmark book "Sri Rama in Tamilagam - An Inseparable Bond".
- This literary masterpiece, authored by the acclaimed team Dr. D.K. Hari and Dr. D.K. Hema Hari, explores the deep link between Lord Rama and the land of Tamilagam, today known as Tamil Nadu.
- Their work serves as a bridge, connecting the cultural narratives of North and South India through the timeless tale of the Ramayana.
- The authors emphasize that Lord Rama's connection to Tamilagam goes beyond the famous Sethu Bandha (Adam's Bridge).

Recent News Headlines Related to Books :

- From Oil to Lithium: Navigating the Future of Energy : Kuldeep Gupta
- Modi's Governance Triumph: Reshaping India's Path to Prosperity : Tarun Chugh
- India@100: Envisioning Tomorrow's Economic Powerhouse : Professor K V Subramanian
- Breaking Rocks and Barriers: The Adventurous Life of Sudipta Sengupta : Sudipta Sengupta
- Jamsetji Tata: Powerful Learnings for Corporate Success : R Gopalakrishnan and Harish Bhat
- "Wings to Our Hopes - Volume 1" & "Kahani Rashtrapati Bhavan Ki" : Shri Rajesh Kumar
- Rashtrapati Bhavan: Heritage Meets the Present : Shri Omita Paul
- Tantra on the Edge : Madhu Khanna
- 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

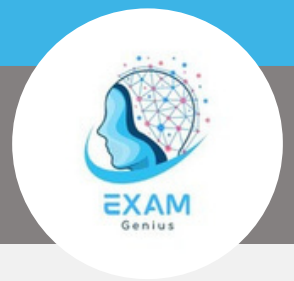
Ques : The Indian Army has signed an MoU with which of the following to enhance the Army's rescue operations in mountainous terrain ?

भारतीय सेना ने पहाड़ी इलाकों में सेना के बचाव कार्यों को बढ़ाने के लिए निम्नलिखित में से किसके साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) National Disaster Response Force / राष्ट्रीय आपदा प्रतिक्रिया बल
- (b) Himalayan Rescue Operations / हिमालय बचाव अभियान
- (c) Tiranga Mountain Rescue / तिरंगा माउंटेन रेस्क्यू
- (d) Indian Mountaineering Federation / भारतीय पर्वतारोहण संघ
- (e) None of these / इनमें से कोई नहीं

Answer : Option C



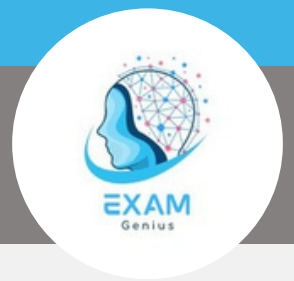


Explanation :

- The Indian Army has reached an agreement with the Tiranga Mountain Rescue (TMR) at the Centre for Land Warfare Studies in the Delhi cantonment.
- This insight is a critical step toward advancing the Indian Army's rescue and survival operations in mountainous terrain.
- The MoU states that TMR would work with the Indian Army to develop bespoke training programs for Army instructors targeted at increasing their capacity to teach troops in avalanche rescue and survival abilities.
- This MoU expands on the first arrangement reached with Northern Command in 2016, which established dedicated avalanche and rescue support for the TMR.
- Subsequent agreements with the Eastern and Central Commands between **2021 and 2024** expanded this relationship.
- The latest MoU will further leverage TMR's experience to improve the Indian Army's ability to carry out efficient rescue operations under difficult situations.

Recent News Headlines Related to MoU and agreement :

- NTPC Green Energy Limited (NGEL) and Suzlon Group Partnered for India's Largest Wind Energy Order of 1,166 MW.
- MongoDB has announced the expansion of MongoDB for Academia in India, including a new partnership with the All-India Council for Technical Education (AICTE), Ministry of Education, Government of India.
- Ministry of Skill Development and Entrepreneurship (MSDE) Signed MoU with Swiggy To launch 'Swiggy Skills', an initiative which offers employment opportunities within Swiggy's food delivery and quick commerce network.
- Indian Army & Indian Air Force ink MoU with Gati Shakti Vishwavidyalaya To enhance the skills and capability building of their personnel.
- India and Abu Dhabi Emirate have signed five memorandums of understanding (MOUs) to enhance collaboration in fossil fuels, nuclear energy, and food parks.
- Madhya Pradesh government has signed an MoU with the National Dairy Development Board (NDDB), aimed at increasing the milk production in the state.
- Telangana government has signed an MoU with the World Trade Centres' Association for the establishment of a World Trade Centre in the proposed AI City near Hyderabad.
- Meta Partners with Telangana Government to leverage the latest advancements in Artificial Intelligence (AI) to enhance e-governance and citizen services in the state.
- The India Navy and South Africa have signed an implementation agreement to enhance submarine rescue support cooperation that ensures the "safety of the South African Navy's submarine crew in times of distress or accident."
- Bisleri International and Goa State Pollution Control Board to enhance waste management in Mormugao.
- During a bilateral meeting with the President of the UAE Accountability Authority, the Comptroller and Auditor General of India signed a Memorandum of Understanding.



Ques : Venus Orbiter Mission or Shukrayaan mission is launched by _
वीनस ऑर्बिटर मिसन या शुक्रयान मिशन _ द्वारा लॉन्च किया गया है

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

Answer : Option A

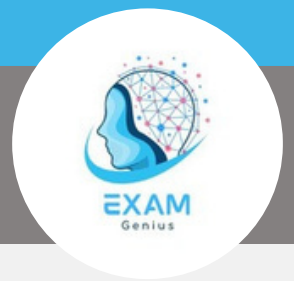
Explanation :

- Union Cabinet chaired by the Prime Minister of India has approved the development of Venus Orbiter Mission (VOM).
- It is for better understanding of the Venusian surface and subsurface, atmospheric processes and influence of Sun on Venusian atmosphere.
- The VOM has been cleared for Rs.1236 Cr, with Rs.824.00 Crore allocated for the spacecraft. ISRO will develop and launch the spacecraft.
- The mission is planned to be completed in March 2028. Spacecraft and launch vehicles are developed across numerous sectors.
- The first spacecraft to successfully fly by Venus was the Mariner-2 of the National Aeronautics and Space Administration (NASA) of the United States of America. It was launched in **1962** by NASA.

Recent News Headlines Related to ISRO

- ISRO has received a budget of Rs 2104.06 crore for the Chandrayaan-4 mission, which would be completed in 36 months.
- The Indian Space Research Organisation (ISRO) aims to launch the first base module of the Bharatiya Antariksh Station (BAS), India's first space station, in 2028. The BAS will contain five modules.
- ISRO's Earth Perception Satellite-8 (EOS-8) is supposed to be sent off by the Small Satellite Launch Vehicle (SSLV)-D3 on August 16 from Sriharikota in Andhra Pradesh.
- The Air Breathing Propulsion Technology demonstration flight was successfully completed by the Indian Space Research Organisation (ISRO) on its second trial flight.
- GSAT 20 is a 4,700 kg heavy-weight, high-tech satellite. New Delhi: Using SpaceX's Falcon 9 rocket, the Indian space agency ISRO will launch its latest big satellite in a first.
- On June 23, ISRO successfully completed the third Landing Experiment (LEX) of the Reusable Launch Vehicle (RLV) at the Aeronautical Test Range (ATR) in Chitradurga, Karnataka.





Recent News Headlines Related to ISRO

- To create an indigenous receiver chip for ISRO's Navigation using Indian Constellation (NavIC), the DRDO has commissioned a Bengaluru-based company to do so.
- PraVaHa, a Computational Fluid Dynamics (CFD) software, was recently created by ISRO.
- On April 16, 2024, S. Somanath, the chairman of the Indian orbit Research Organization (ISRO), declared that India wants to be debris-free in orbit by 2030.
- SFO Technologies' carbon reduction project, which aims for a 50% reduction by 2035 and zero emissions by 2040, was introduced by ISRO Chairman S Somanath.

Ques : India seeks to review and Modify the Indus Water Treaty with Pakistan. When the Treaty is signed ?

भारत पाकिस्तान के साथ सिंधु जल संधि की समीक्षा और संशोधन करना चाहता है। संधि पर कब हस्ताक्षर किये जाते हैं?

- (a) 1990
- (b) 1970
- (c) 1995
- (d) 1985
- (e) 1960

Answer : Option E

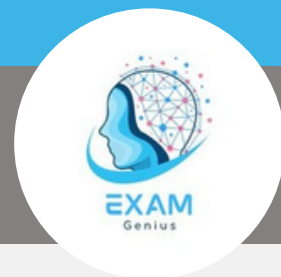
Explanation :

- On August 30, 2024, the Indian government requested a review and modification of the Indus Water Treaty of 1960, citing "fundamental and unforeseen" developments.
- In 2023, India sent a notification to Pakistan to modify the Indus Water Treaty.

About the Indus Water Treaty :

- According to the treaty, the waters of the Indus River and its five tributaries—Beas, Sutlej, Ravi, Jhelum, and Chenab—would be divided between India and Pakistan.
- The Treaty grants India the right to develop the Sutlej, Beas, and Ravi rivers, while Pakistan has the right to develop the Indus, Jhelum, and Chenab rivers.
- The Indus Water Treaty, mediated by the World Bank, was signed by Prime Minister Jawahar Lal Nehru and Pakistan's President Mohammed Ayub Khan on 19 September 1960 in Karachi, Pakistan.
- Thus, the treaty allotted 70% of the water carried by the Indus and its tributaries to Pakistan, while 30% was allotted to India.





Reason for the Dispute :

- India and Pakistan are disputing the construction of two hydropower projects in Jammu and Kashmir. Both are run-off-river projects, which means that no dams are built to store the water.
- India is building two hydroelectric projects : the 330 MW Kishanganga project on the Kishanganga River, a tributary of the Jhelum in Bandipora district, and the 850 MW Ratle project on the Chenab River in Kishtwar district.
- Pakistan is objecting to these river projects as it feels that India is violating the provision of the Indus Water Treaty.

Dispute redressal mechanism under the Treaty :

- Article IX of the Treaty establishes a three-tiered dispute resolution procedure for resolving differences or disputes over Indus water projects.
- The first stage is done at the level of the Permanent Indus Commission (PIC), created to implement and manage the goals of the IWT.
- The Second stage is the World Bank appointing a neutral expert to resolve the differences.
- The Third stage is the matter goes to a Court of Arbitration (CoA) whose chair is appointed by the World Bank.

Ques : Report “Unlocking the Power of Healthy Longevity: Demographic Change, Non-Communicable Diseases and Human Capital” Published by ____.

रिपोर्ट "स्वस्थ दीर्घायु की शक्ति को अनलॉक करना: जनसांख्यिकीय परिवर्तन, गैर-संचारी रोग और मानव पूंजी" _____ द्वारा प्रकाशित।

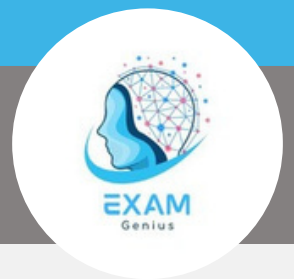
- (a) WHO
- (b) WTO
- (c) World Bank
- (d) UNDP
- (e) IMF

Answer : Option C

Explanation :

- Report “Unlocking the Power of Healthy Longevity: Demographic Change, Non-Communicable Diseases and Human Capital” Published by World Bank.
- Investing in healthy longevity could save 150 million lives in Low-and-Middle Income Countries (LMICs) and extend millions more by 2050, which would result in significant economic benefits.
- The analysis predicts that by 2050, at least 33% of the global population would be over 60 years old.
- The World Bank Group (WBG) aims to improve healthcare for 1.5 billion people by 2030.
- According to the report, Non-Communicable disorders (NCDs), including diabetes, respiratory disorders, heart disease, and cancer, account for nearly 70% of all deaths.





India's Rankings in Different Indices

- Report Best Countries Ranking 2024 Published by US News & World Report : India (33rd), Switzerland (top)
- Global Cybersecurity Index (GCI) 2024 5th Edition Published by International Telecommunication Union (ITU) : India has ranked among Tier 1 countries
- According to a Nature study, Biggest plastic polluter country : India (1st), Nigeria (2nd), Indonesia (3rd)
- Hurun India Rich List 2024 Published by Hurun India : Gautam Adani, Chairman of the Adani (tops)
- Global Property Price Index 2024 Published by Knight Frank : Mumbai (2nd), Manila (1st)
- Forbes Cloud 100 2024 List 9th edition published by Forbes : Razorpay Software Private Limited (RSPL) (70th Rank), OpenAI, USA (1st Rank)
- Trade Statistics 2023 report : India (s eighth largest exporter of agricultural products), European Union (1 st Rank)
- Global Million Dollar Round Table (MDRT) rankings for 2024 : Tata AIA Life Insurance Company Limited (Tata AIA)(India)(6th Rank), AIA – China (Top)
- Henley Passport Index : India (82nd), Singapore (top)
- NITI Aayog's SDG India Index 2023-24 : Uttarakhand and Kerala (top), Bihar (worst)
- Artificial Intelligence Preparedness Index (AIPI) : India (72nd), Singapore (topped)
- Global Liveability Index 2024 : Vienna (Austria) (topped)
- Most valuable and strongest Indian brands June 2024 : Tata Group (\$28.6 billion)
- Largest Domestic Airline Markets : India (3rd), United States (topped)
- Global Energy Transition Index 2024 : India (63rd), Sweden (topped)
- Report of Cost of Living City Ranking 2024 : Mumbai (Expensive city in India), Hong Kong (Hong Kong (sar)) (1st rank)
- 2024 Environment Performance Index (EPI) : India (176th), Estonia (top)

Ques : The High-Level Committee on Simultaneous Elections (One Nation One Election – ONOE) under the chairmanship of ____.

एक साथ चुनाव (एक राष्ट्र एक चुनाव - ONOE) पर उच्च स्तरीय समिति ____ की अध्यक्षता में।

- (a) Narendra Modi / नरेंद्र मोदी
- (b) Amit Shah / अमित शाह
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Shri Ram Nath Kovind / श्री राम नाथ कोविन्द

Answer : Option E

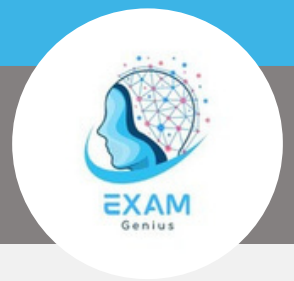




Explanation :

- The Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, has accepted the recommendations of the High-Level Committee on Simultaneous Elections (One Nation One Election – ONOE) under the chairmanship of former President Shri Ram Nath Kovind.
- This would imply that voters will vote for members of the LS (Lok Sabha) and state assemblies on the same day and at the same time (or in a phased manner as the case may be).
- The One Nation One Election Bill is scheduled to be introduced during the upcoming winter session of Parliament.
- Union Minister Ashwini Vaishnaw underscored the idea's widespread support, adding that more than 80% of respondents, particularly young people, supported it during consultations.
- The simultaneous polls would be carried out in two phases. The first phase will concentrate on elections for the Lok Sabha and state assemblies.
- The second phase tries to time municipal and panchayat elections to coincide with national and state elections.
- Thirty-two political parties not only favoured the system of simultaneous elections, but also advocated its adoption for saving scarce resources, protecting social harmony, and stimulating economic development.
- 15 parties are opposing the implementation of One Nation, One Election.

EXAM
Genius



IMPORTANT ONE – LINER Current Affairs

Brijendra Pratap Singh Appointed as Chairman & Managing Director (CMD) of National Aluminium Corporation (NALCO). He Replaced Sridhar Patra.

Aishwarya Rai Wins Best Actress (critics) Award at South Indian International Movie Awards (SIIMA) 2024 for Her role in Maniratnam's epic "Ponniyin Selvan 2".

The "One State, One RRB" policy, aimed at consolidating Regional Rural Banks (RRBs) for operational efficiency, is in the drafting phase.

India is constructing the 330 MW Kishanganga hydroelectric project on the Kishanganga River, a tributary of Jhelum in the Bandipora district, in Jammu and Kashmir.

Indian Real Estate Investment Trusts (REITs) Association (IRA) recently launched Data Benchmarking Institutions (DBIs) to provide investors with detailed information on real estate investment trusts (REITs).

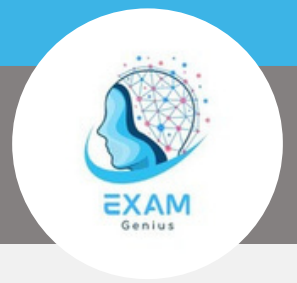
Seiyhama village in Nagaland celebrated the third edition of the Naga King Chilli festival. It belongs to the genus Capsicum of the family Solanaceae.

Leading renewable energy (RE) project developers, manufacturing companies, banks, and financial institutions committed close to \$386 billion or around Rs 32.45 trillion to the development of RE projects by 2030.

Samir Kumar Appointed as Amazon India's new Country Manager. He Replaced Manish Tiwary.

Cambodia's Angkor Wat has been recognized as the most photogenic UNESCO World Heritage site in Asia by Times Travel, as announced by Cambodian Prime Minister Hun Manet.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

बृजेंद्र प्रताप सिंह को नेशनल एल्युमीनियम कॉर्पोरेशन (NALCO) के अध्यक्ष और प्रबंध निदेशक (CMD) के रूप में नियुक्त किया गया। उन्होंने श्रीधर पात्रा का स्थान लिया।

ऐश्वर्या राय ने मणिरत्नम के महाकाव्य "पोन्नियिन सेलवन 2" में अपनी भूमिका के लिए साउथ इंडियन इंटरनेशनल मूवी अवार्ड्स (SIIMA) 2024 में सर्वश्रेष्ठ अभिनेत्री (आलोचक) का पुरस्कार जीता।

परिचालन दक्षता के लिए क्षेत्रीय ग्रामीण बैंकों (आरआरबी) को मजबूत करने के उद्देश्य से "एक राज्य, एक आरआरबी" नीति मसौदा तैयार करने के चरण में है।

भारत जम्मू-कश्मीर में बांदीपोरा जिले में झेलम की सहायक किशनगंगा नदी पर 330 मेगावाट की किशनगंगा जलविद्युत परियोजना का निर्माण कर रहा है।

भारतीय रियल एस्टेट निवेश ट्रस्ट (आरईआईटी) एसोसिएशन (आईआरए) ने निवेशकों को रियल एस्टेट निवेश ट्रस्ट (आरईआईटी) पर विस्तृत जानकारी प्रदान करने के लिए हाल ही में डेटा बेंचमार्किंग इंस्टीट्यूशंस (डीबीआई) लॉन्च किया है।

नागालैंड के सेइहामा गांव में नागा किंग मिर्च उत्सव का तीसरा संस्करण मनाया गया। यह सोलानेसी परिवार के कैप्सिकम जीनस से संबंधित है।

अग्रणी नवीकरणीय ऊर्जा (आरई) परियोजना डेवलपर्स, विनिर्माण कंपनियों, बैंकों और वित्तीय संस्थानों ने 2030 तक आरई परियोजनाओं के विकास के लिए करीब 386 अरब डॉलर या लगभग 32.45 ट्रिलियन रुपये की प्रतिबद्धता जताई है।

समीर कुमार को अमेज़न इंडिया का नया कंट्री मैनेजर नियुक्त किया गया। उन्होंने मनीष तिवारी का स्थान लिया।

टाइम्स ट्रेवल द्वारा कंबोडिया के अंगकोर वाट को एशिया में सबसे फोटोजेनिक यूनेस्को विश्व धरोहर स्थल के रूप में मान्यता दी गई है, जैसा कि कंबोडियाई प्रधान मंत्री हुन मानेट ने घोषणा की है।