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Ques : Net direct tax collection grew ____ to about Rs.11.25 lakh crore as of October 10 this fiscal.

इस वित्तीय वर्ष में 10 अक्टूबर तक शुद्ध प्रत्यक्ष कर संग्रह ____ बढ़कर लगभग Rs.11.25 लाख करोड़ हो गया।

- (a) 18.3%
- (b) 15.3%
- (c) 16.3%
- (d) 19.3%
- (e) 11.3%

Answer : Option A

Explanation :

- According to government data, net direct tax collection increased by 18.3% to ₹11.25 lakh crore as of October 10, current fiscal year.
- Personal income tax collection totaled Rs.5.98 lakh crore, while corporation tax collection was Rs.4.94 lakh crore.
- The Securities Transaction Tax (STT) generated Rs.30,630 crore, while other taxes (equalization levy and gift tax) earned Rs.2,150 crore.
- The income tax agency collected Rs.9.51 lakh crore in the same time last year.
- The government has budgeted to collect Rs 22.07 trillion in direct taxes during the current fiscal year.



Ques : SBI wants to increase the quick lending ceiling for the MSME sector from the current Rs ?

एसबीआई एमएसएमई क्षेत्र के लिए त्वरित ऋण सीमा को मौजूदा रुपये से बढ़ाना चाहता है?

- (a) Rs. 1 Crore
- (b) Rs. 2 Crore
- (c) Rs. 3 Crore
- (d) Rs. 4 Crore
- (e) Rs. 5 Crore

Answer : Option E

Explanation :

- The State Bank of India (SBI) plans to increase the quick loan scheme's threshold from Rs 5 crore to improve credit availability for the MSME sector.
- 'MSME Sahaj - End to End Digital Invoice Financing' offers automated loan application, documentation, and disbursement within 15 minutes.
- Last year, we built a business rule engine that uses data to assess credit limits up to Rs 5 core. Simply provide your PAN and approval for sourcing GST data at our MSME branch. We can provide approval within 15-45 minutes.
- SBI plans to open 600 branches across the country in the current fiscal year.



Recent News Headlines Related to SBI :

- The State Bank of India (SBI) has extended the Amrit Kalash and Amrit Vrishti fixed deposit schemes till March 31, 2025.
- The State Bank of India (SBI) chaired a committee to promote co-lending agreements between commercial banks and non-banking financial enterprises. The committee proposed abolishing the 18% Goods and Services Tax (GST) on co-lending-related operations.
- State Bank of India (SBI) has filed a petition under Section 7 of the Insolvency and Bankruptcy Code, 2016, against KM Toll Road Private Limited, a wholly owned subsidiary of Reliance Infrastructure, before the National Company Law Tribunal, Mumbai, for a claim amount of Rs.233.44 crore (including interest).
- State Bank of India (SBI) intends to open 600 branches across the country this fiscal year in an effort to capitalize on economic prospects in growing areas such as major residential townships.
- State Bank of India (SBI) is expected to raise up to Rs.7,500 crore through the issuance of tier-2 bonds
- SBI has approved Rs.10,050 crore for Damodar Valley Corporation's ultra-critical thermal power project.
- The SBI Foundation has launched the 3rd edition of its Asha Scholarship Program, supporting 10,000 meritorious students from underprivileged backgrounds.
- The State Bank of India (SBI) has projected that India's real GDP will grow by 7% year-on-year(YoY) in the Financial year 2024-2025(FY25).

Ques : Who takes action against 4 NBFCs, ceases them from loan disbursal ?

4 एनबीएफसी के खिलाफ कौन कार्रवाई करता है, उन्हें ऋण वितरण से रोकता है?

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

Answer : Option B





Explanation : •

- Action under Section 45L(1)(b) of the RBI Act.
- The Reserve Bank of India (RBI) has taken serious action against four non-banking financial companies (NBFCs).
- The companies include Asirvad Micro Finance Limited, Arohan Financial Services Limited, DMI Finance Private Limited, and Navi Finserv Limited.
- These NBFCs have been advised to discontinue loan sanctioning and disbursement activities beginning October 21, 2024.

About Non-Banking Financial Company (NBFC) :

A non-banking financial company (NBFC) is a corporation registered under the Companies Act of 1956 that participates in different financial operations, including :

- Providing credit to individuals and enterprises.
- Investment activities include purchasing shares, stocks, bonds, debentures, and other marketable securities.
- Provide equipment leasing and hire-purchase services.
- Conducting insurance business (subject to restrictions).
- Managing chit fund schemes.

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Recent News Headlines Related to RBI

- In a draft circular on 'forms of business and prudential norms for investments,' the Reserve Bank of India (RBI) recommends that banks refrain from using group corporations to avoid requirements.
- The Reserve Bank of India plans to develop a data repository called the Reserve Bank Climate Risk Information System (RB-CRIS).
- The Reserve Bank of India (RBI) previously ordered credit institutions (CIs) to transmit credit information of onboarded borrowers to credit information companies (CICs) before license was cancelled and end of operations.
- The Reserve Bank of India (RBI) accepted bids worth Rs.24,453.3 crore for government securities at the buyback auction.
- The Reserve Bank of India (RBI) enhanced transaction limits for UPI123Pay and UPI Lite to encourage wider adoption of these UPI products. UPI123Pay New per-transaction limit Rs.10,000 (increased from Rs.5,000) and UPI Lite Overall wallet limit Rs.5,000 (increased from Rs.2,000).
- The RBI has issued a white-label ATM (WLA) license to Electronic Payment and Services (EPS), a Mumbai-based ATM outsourcing company.
- The Reserve Bank of India (RBI) and Maldives Monetary Authority (MMA) inked a currency exchange agreement under the SAARC Currency exchange Framework for 2024-2027.

Ques : Which city will host the first phase of the Second Army Commanders' Conference in 2024 in a hybrid format?

कौन सा शहर 2024 में हाइब्रिड प्रारूप में दूसरे सेना कमांडरों के सम्मेलन के पहले चरण की मेजबानी करेगा?

- (a) Guwahati / गुवाहाटी
- (b) Shimla / शिमला
- (c) Dehradun / देहरादून
- (d) Srinagar / श्रीनगर
- (e) Gangtok / गंगटोक

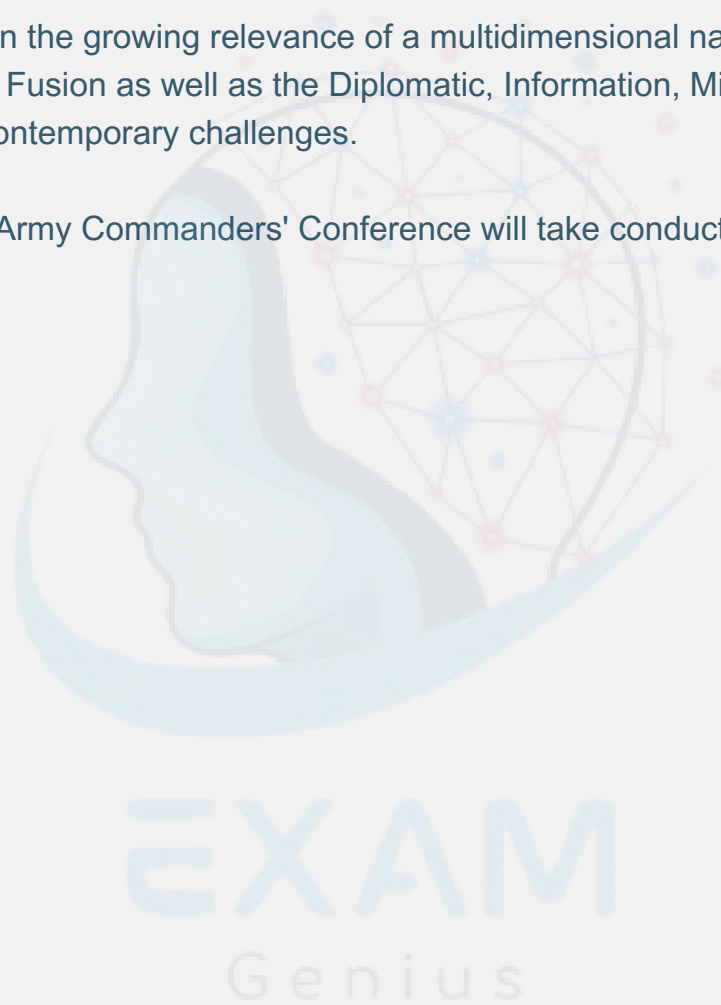
Answer : Option E





Explanation : •

- The first phase of the Second Army Commanders' Conference for 2024 was held in a hybrid manner in Gangtok, Sikkim.
- The two-day meeting will provide an opportunity for Senior Commanders to examine current operational preparedness, discuss essential strategies, and establish future directives.
- The workshop will focus on the growing relevance of a multidimensional national security strategy that integrates Civil-Military Fusion as well as the Diplomatic, Information, Military, and Economic (DIME) pillars to confront contemporary challenges.
- The second phase of the Army Commanders' Conference will take conducted in Delhi on October 28th and 29th.





Recent News Headlines Related to Summits / conference

- The 7th India-Argentina Joint Commission meeting, co-chaired by Dr S Jaishankar and Ms Diana Mondino, was held in New Delhi.
- The 12th meeting of the India-UAE High-Level Joint Task Force on Investments (HLJTFI) was held in Mumbai, Maharashtra.
- Madhya Pradesh government has launched the Ekal Nari scheme, where free education is provided to children of widows and single women.
- President Murmu attended the Global Summit on 'Spirituality for Clean and Healthy Society', organized by Prajapita Brahma Kumaris Ishwariya Vishwa Vidyalaya in Mount Abu, Rajasthan, on October 4, 2024.
- The World Telecommunication Standardization Assembly (WTSA) of International Telecommunication Union (ITU) and inaugurated the 8th edition of the India Mobile Congress 2024 will be held in New Delhi from October 14 to 24, 2024. It has been held every four years since 2002.
- The World Green Economy Forum launched in Dubai, bringing together global leaders to address environmental challenges.
- The Conference on Maritime Decarbonization in India, co-hosted by the Ministry of Ports and the Asian Development Bank, concluded in New Delhi.
- Ayush Medical Value Travel Summit 2024 Organised by Ministry of Ayush, Ministry of Tourism, the Government of Maharashtra in Mumbai.
- The 12th International Film Festival and Forum on Environment and Wildlife, Vatavaran, has begun at Paryavaran Bhawan in New Delhi.
- The Union Telecom Minister organized a meeting with the seven working groups of the Bharat 6G Alliance, indicating the upcoming launch of 6G in India.
- Lok Sabha Speaker Om Birla has opened the 21st Commonwealth Parliamentary Association (CPA) Zone III Conference in Aizawl, Mizoram.
- Pralhad Joshi, Union Minister for Consumer Affairs, Food and Public Distribution, and New and Renewable Energy, has inaugurated the 2nd India Sugar and Bio-Energy Conference in New Delhi.
- The Ministry of Rural Development (MoRD), under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), in collaboration with the Institute for What Works to Advance Gender Equality (IWWAGE) successfully hosted the National Conclave on Gender Mainstreaming in New Delhi.





Ques : International Energy Agency has collaborated with which IIT for clean energy?

अंतर्राष्ट्रीय ऊर्जा एजेंसी ने स्वच्छ ऊर्जा के लिए किस आईआईटी के साथ सहयोग किया है?

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

Answer : Option B

Explanation : •

- IIT Delhi and the International Energy Agency (IEA) have signed a Memorandum of Understanding on clean energy transition.
- The MoU aims to share information on policy analysis and energy technology developments.
- The International Energy Agency is a Paris-based autonomous international agency founded in 1974.

International Energy Agency (IEA) :

- Established : 1974
- HQ : Paris, France
- Members : 31 member countries
- Executive Director : Fatih Birol (Turkey)



Recent News Headlines Related to IITs

- IIT Indore has developed a new technology for early detection of breast cancer that is specifically geared to assist women in rural and remote places.
- IIT Delhi and the Indian Air Force's Headquarters Maintenance (HQ) Command in Nagpur have signed a MOU to collaborate on the development of novel technologies for aviation textiles, with an emphasis on parachutes and other safety equipment.
- US Government Partner with IIT Madras Research Park in Chennai to work in 4 broad areas namely, Solar energy (SE), Green Hydrogen (GH), Electric Vehicles (EVs), and Batteries, and Green Buildings (GBs).
- The National Health Authority (NHA) and IIT Kanpur inked an MoU in the presence of Union Health Secretary Apurva Chandra.
- The establishment of an Advanced Drone Excellence Center at the IIT Bhubaneswar Research and Entrepreneurship Park is the result of an agreement between IIT Bhubaneswar and IG Drones.
- Indian Institute of Technology Madras (IIT Madras) has partnered with IDBI Bank to launch a cybersecurity Lab to develop and deploy security solutions in crucial sectors such as healthcare, fintech and aerospace, among others.
- The Centre for Development of Telematics (C-DOT), signed an agreement with the Indian Institute of Technology Roorkee (IIT Roorkee) and Indian Institute of Technology, Mandi (IIT Mandi). Goal for the development of 'Cell-Free' 6G Access Points. Both the IITs are collaborating to develop this technology.



Ques : Who has been appointed the 26th Director General of the Indian Coast Guard?

भारतीय तटरक्षक बल का 26वां महानिदेशक किसे नियुक्त किया गया है?

- (a) Arti Sarin / आरती सरीन
- (b) Paramesh Sivamani / परमेश शिवमणि
- (c) Suman Kumari / सुमन कुमारी
- (d) Preeti Rani / प्रीति रानी
- (e) SP Dharkar / एसपी धारकर

Answer : Option B

Explanation : •

- Paramesh Sivamani became the 26th Director General of the Indian Coast Guard (ICG). In September 2022, he was promoted to Additional Director General and assigned to the Coast Guard Headquarters in the nation's capital.
- The Flag Officer was awarded the Tatrakshak Medal in 2014 and the President Tatrakshak Medal in 2019 for his outstanding service.
- He also received the DG Coast Guard Commendation in 2012 and the Flag Officer Commanding-in-Chief Commendation (East) in 2009.
- He was assigned the additional position of DG ICG in August 2024 following the sudden death of then-Director General Rakesh Pal from a heart attack in Chennai.

About the Indian Coast Guard :

- Established : 1 February 1977 on the recommendation of the K.F. Rustamji committee.
- HQ : New Delhi
- Motto : Vayam Rakshamah
- 1st Director General : Vice-Admiral V.A. Kamath



Recent Defence related appointments :

- Air Marshal SP Dharkar : Vice Chief of Air Staff
- IPS Nalin Prabhat : Director General of Police (DGP) of Jammu and Kashmir (Replaced R.R. Swain)
- Surgeon Vice Admiral Arti Sarin : first female officer as Director General of Armed Forces Medical Services (DGAFMS)
- Air Marshal Amar Preet Singh : Vice Chief of the Indian Air Force (IAF) (succeed Air Chief Marshal V.R. Chaudhari)
- Nikhat Zareen (boxer) : Telangana Police as a Deputy Superintendent of Police (Special Police)
- Amrit Mohan Prasad : Director General of Sashastra Seema Bal
- Air Marshal Ashutosh Dixit : Air Officer Commanding-in-Chief (AOC-in-C) of Central Air Command
- Air Marshal Tejinder Singh : Deputy Chief of the Indian Air Force
- Vice Admiral Rajesh Dhankhar : Director General of Project Seabird
- Rajwinder Singh Bhatti : Director General of the Central Industrial Security Force (CISF)
- B Srinivasan : Director General (DG) of National Security Guard
- Sanjeev Raina : ITBP Additional Director General
- Daljit Singh Chawdhary : additional charge of Director General of Border Security Force
- Hargobinder Singh Dhaliwal : Director General of Police (DGP) of Andaman and Nicobar Islands
- Captain Supreetha C.T. : first woman officer from the Corps of Army Air Defence, to be operationally deployed at Siachen Glacier
- Rajindra Khanna : Deputy National Security Adviser (NSA)
- Lt Gen NS Raja Subramani : Vice Chief of Army Staff
- Rear Adm Nelson D'Souza : Commandant, Military Institute of Technology, Pune
- Upendra Dwivedi : Chief of the Army Staff



Ques : India's AstroSat and ___ space observatories filmed stunning outbursts from star wreckage near a black hole.

भारत के एस्ट्रोसैट और _ की अंतरिक्ष वेधशालाओं ने ब्लैक होल के पास तारे के मलबे से आश्चर्यजनक विस्फोटों को फिल्माया।

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

Answer : Option B

Explanation : •

- India's AstroSat and NASA's space observatories filmed stunning outbursts from star wreckage near a black hole.
- Launched on September 28, 2015, by the Indian launch vehicle PSLV from Satish Dhawan Space Center in Sriharikota.
- India's first multi-wavelength space observatory studies astronomical sources throughout X-ray, optical, and UV spectral bands.
- The spacecraft control center at ISRO Telemetry, Tracking and Command Network (ISTRAC) in Bengaluru manages the satellite during its mission life. The AstroSat mission has a minimum usable life of about five years.
- Its aim is to better understand high-energy processes in binary star systems with neutron stars and black holes and Estimate the magnetic fields of neutron stars.



Ques : According to 'EnviStats India-2024' report which Tiger Reserve has been ranked first for its leopard population ?

'एनवीस्टैट्स इंडिया-2024' रिपोर्ट के अनुसार किस टाइगर रिजर्व को तेंदुए की आबादी के लिए पहला स्थान दिया गया है?

- (a) Nagarjunsagar Srisaillam Tiger Reserve / नागार्जुनसागर श्रीशैलम टाइगर रिजर्व
- (b) Valmiki Tiger Reserve / वाल्मिकी टाइगर रिजर्व
- (c) Nameri Tiger Reserve / नामेरी टाइगर रिजर्व
- (d) Kamlang Tiger Reserve / कमलांग टाइगर रिजर्व
- (e) Bandipur Tiger Reserve / बांदीपुर टाइगर रिजर्व

Answer : Option A

Explanation : •

- According to 'EnviStats India-2024' report Nagarjunsagar Srisaillam Tiger Reserve (NSTR) has been ranked first for its leopard population.
- The Nallamala hill ranges in Andhra Pradesh are home to India's largest tiger reserve Nagarjunsagar Srisaillam , covering 5937 sq. km.
- The NSTR is called for two important dams in the area, Nagarjuna Sagar Dam and Srisaillam Dam.
- It also includes two wildlife sanctuaries, Rajiv Gandhi Wildlife Sanctuary and Gundla Brahmeswaram Wildlife Sanctuary (GBM). It has the greatest tiger population in the Eastern Ghats.



Recent News Headlines related to Tiger reserves

- The forest department organised its first 'Cyclothon' recently to celebrate World Wildlife Week 2024 at the buffer zone of the Kawal Tiger Reserve in Telangana. Government of India declared Kawal Wildlife Sanctuary a Tiger Reserve in 2012.
- The Ratapani Sanctuary is stretching its arms to get the status of a tiger reserve. It is Situated in Raisen and Sehore districts of Madhya Pradesh, it spreads over 825.90 sq km.
- The National Tiger Conservation Authority (NTCA) has been told by forest officials at the Palamau Tiger Reserve that Naxals have invaded the area.
- 'Dark Sky Park' has made Pench Tiger Reserve in Maharashtra the first tiger reserve in India and the fifth in Asia.
- A cutting-edge artificial intelligence (AI) technology for the early detection of forest fires was recently introduced by Pench Tiger Reserve.
- By the end of the year, Bihar will have another tiger reserve, the Kaimur Wildlife Sanctuary, in the Kaimur district, following the Valmiki Tiger Reserve (VTR) in the West Champaran district.
- The creation of the Special Tiger Protection Force for the three Tiger Reserves in Arunachal Pradesh has been approved.
- The National Tiger Conservation Authority (NTCA) approved a proposal to establish India's 54th tiger reserve in the districts of Karauli and Dholpur in Rajasthan.
- The Veerangana Durgavati Tiger Reserve rises to rank seventh in Madhya Pradesh and 55th overall in India.
- The Bihar government has begun exploring the constitution of the Rhino Task Force to Conserve the Rhino species in Valmiki Tiger Reserve.
- The Odisha government has announced the development of the world's first melanistic tiger safari.
- With an annual growth rate of 6.1%, India's tiger population has reached 3,925 and now accounts for 75% of the world's wild tigers



Ques : Which country Host World Pickleball Championship Series for the First Time ?

कौन सा देश पहली बार विश्व पिकलबॉल चैम्पियनशिप श्रृंखला की मेजबानी करता है?

- (a) China / चीन
- (b) Pakistan / पाकिस्तान
- (c) India / भारत
- (d) Iran / ईरान
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- The AIPA will hold the World Pickleball Championship (WPC) Series for the first time in India.
- The 2024 Pickleball World Championship will be held in Mumbai from November 12th to 17th, bringing together elite pickleball players from all over the world. This event follows the successful legs in Vietnam and Bali.
- The World Pickleball League (WPBL) will host the WPC Series in India, with roughly 650 players from 6 to 7 countries participating.

About the All India Pickleball Association (AIPA) :

- Established : 2008
- HQ : Mumbai
- President : Arvind Prabhoo



Recent News headlines related to Sports

- International Shooting Sport Federation (ISSF) announced ISSF Junior World Cup 2025 will be held in India.
- Harmanpreet Kaur set a new national record of 127 kg in clean and jerk and 223 kg overall in the 76 kg senior women's category at the IWLF National Weightlifting Championship.
- At the ISSF World Cup 2024 final in Delhi, Indian shooter Sonam Uttam Maskar won silver in the Women's 10m Air Rifle event.
- Jannik Sinner of Italy won the ATP Shanghai Masters 1000 singles title after defeating Serbia's Novak Djokovic, a 24-time Grand Slam winner. The defeat also stopped Djokovic's quest to win 100 ATP titles.
- The Astana event is also a qualifying event for the 2025 World Table Tennis Championships, which will be held in Doha, Qatar.
- The Indian men's and women's teams earned bronze medals in their respective events at the 27th Asian Table Tennis Championships 2024 in Astana, Kazakhstan
- The Singapore Turf Club, which has staged horse racing for 181 years, will be repurposed for new housing constructions.
- The International Shooting Sport Federation (ISSF) President Luciano Rossi confirmed that India will host the ISSF Junior World Cup in 2025.
- In table tennis, India's top-ranked pair of Ayhika Mukherjee and Sutirtha Mukherjee made history by winning the country's first-ever medal in the Women's Doubles at the Asian Championships 2024 in Astana, Kazakhstan.
- Bihar Chief Minister Nitish Kumar introduced the logo and mascot for the Women's Asian Champions Trophy-2024, which will take place in Rajgir from November 11 to 20. The mascot, 'Gudiya', is based on the state bird of Bihar, the Sparrow.



Ques : Who has been appointed as the MD and CEO of the Public Sector Undertaking Indian Railways Financial Corporation (IRFC)?

सार्वजनिक क्षेत्र के उपक्रम भारतीय रेलवे वित्तीय निगम (आईआरएफसी) के एमडी और सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Neville Tata / नेविल टाटा
- (b) Rajkumar prasad / राजकुमार प्रसाद
- (c) Noel Tata / नोएल टाटा
- (d) Vikram Kirloskar / विक्रम किलोस्कर
- (e) Manoj Kumar Dubey / मनोज कुमार दुबे

Answer : Option E

Explanation : •

- Indian Railways Financial Corporation has nominated Manoj Kumar Dubey as its CEO, Chairman, and Managing Director for a five-year term.
- Dubey joined the Indian Railway Accounts Service (IRAS) in the 1993 batch after passing the Civil Services exam on his first attempt.
- He received the National Award for Outstanding Service at the Minister of Railways level in 2011 for his leadership and innovative initiatives.
- He served on the Board of Directors of General Electricals of the United States and India, Alstom of France and India, and NMDC, SAIL, and Indian Railways. He took over as CONCOR's Director (Finance) and Chief Financial Officer.



Recent Appointment in different departments :

- Manish Tiwary : Managing Director of Nestlé India Limited
- Noel Tata : Chairman of Tata Trusts
- Prasanth Kumar : president of the Advertising Agencies Association of India (AAAI)
- JP Nadda : Chairperson of the 77th session of WHO's Regional Committee for Southeast Asia
- L Satya Srinivas : CEO of the public procurement platform Government e-Marketplace (GeM)
- Sharad Kumar : BCCI's Anti-Corruption Unit
- Prakash Man Singh Raut : Chief Justice of Nepal (Replaced Bishowambhar Prasad Shrestha)
- Udhayanidhi Stalin : Deputy Chief Minister of Tamil Nadu
- Nand Kishore : Chairman and Managing Director (CMD) of IL&FS Group (Replaced CS Rajan)
- Indra Sena Reddy Nallu : Acting Governor of Mizoram (Replaced Dr. Hari Babu Kambhampati)
- M V Shreyams Kumar : President of The Indian Newspaper Society (INS) (Replace Rakesh Sharma)
- Shri AK Saxena : Chairman and Managing Director at RINL (Rashtriya Ispat Nigam Limited) (Replaced Atul Bhatt)
- Lt Gen Muhammad Asim Malik : Director General of Pakistan's ISI (Replaced Lt Gen Nadeem Anjum)
- Board of directors of Stability AI : James Cameron

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Ques : Nikita Porwal was crowned Femina Miss India 2024 in Mumbai. She is from which state?

निकिता पोरवाल को मुंबई में फेमिना मिस इंडिया 2024 का ताज पहनाया गया। वह किस राज्य से हैं?

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

Answer : Option E

Explanation : •

- Nikita Porwal, from Madhya Pradesh, was crowned Femina Miss India 2024 in Mumbai.
- The sparkling event, held at Famous Studios, was the 60th edition of the beauty pageant.
- She was followed in second place by Rekha Panday from the Union Territories, and Gujarat's Ayushi Dholakia finished second.
- The 18-year-old performer began her career as a television anchor and was crowned by last year's victor, Nandini Gupta.
- Neha Dhupia placed the Miss India sash on her. Despite appearing in a film, many people know little about Nikita Porwal.
- Nikita succeeds Nandini Gupta of Rajasthan, who had held the title since 2023.



Recent News Headlines Related to Awards & Winners :

- WAZA Conservation Award : Darjeeling's Padmaja Naidu Himalayan Zoological Park's Red Panda Program
- 2024 Nobel Peace Prize : Nihon Hidankyo, a Japanese organization
- 2024 Nobel Prize in Literature : South Korean novelist Han Kang
- MIDORI Prize for Biodiversity 2024 : Vera Voronova (Kazakhstan) and Ysabel Agustina Calderon Carlos (Peru)
- Nobel Prize in Physics in 2024 : John J. Hopfield and Geoffrey E. Hinton
- 2024 Nobel Prize in Physiology or Medicine : Victor Ambros and Gary Ruvkun
- 2024 Nobel Prize in Chemistry : David Baker, Demis Hassabis, and John M. Jumper
- 25th Lal Bahadur Shastri National Award for Excellence for 2024 : Smt. Rajashree Birla
- Prestigious 2024 SASTRA Ramanujan Prize : Alexander Dunn
- 54th Dadasaheb Phalke Lifetime Achievement Award : Mithun Chakraborty
- Global Prestige Award at the House of Lords in the United Kingdom Parliament : Vinod Bachchan
- 97th Academy Awards (in Los Angeles, United States) : Film 'Laapataa Ladies' chosen as International Feature Film Category at the 97th Academy Awards 2025
- Ekalabya Puraskar in 2024 : Pratyasa Ray (received cash prize of Rs. 7 lakhs)
- Miss Universe India 2024 : Rhea Singha (Gujarat), Pranjal Priya (first runner-up), Chhavi Verg (second place)
- Miss India Worldwide 2024 : Dhruvi Patel (USA), Teen Category : Sierra Suret (Guadeloupe)
- FIDE 100 Awards (in Hungary) : Magnus Carlsen (best male player award), Judit Polgar (best Female player award)
- South Indian International Movie Awards (SIIMA) 2024 : Aishwarya Rai Wins Best Actress (critics) Award for her role in "Ponniyin Selvan 2"





Ques : Lunar Polar Exploration Mission (Lupex) is a partnership between _ and Japan's space agency JAXA.

लूनर पोलर एक्सप्लोरेशन मिशन (लुपेक्स) _ और जापान की अंतरिक्ष एजेंसी JAXA के बीच एक साझेदारी है।

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

Answer : Option B

Explanation : •

- Following the successful launch of Chandrayaan-3 in August 2023, India's National Space Commission (NSC) has approved a new lunar project, the Lunar Polar Exploration project.
- This project, a collaboration between India's space agency ISRO and Japan's space agency JAXA, will focus on researching the Moon's resources, particularly water near the lunar south pole.
- The joint moon expedition, which is scheduled to land at the moon's precise southern point (90 degrees latitude), is dedicated to investigating the moon for water and other vital resources.
- In this project, JAXA (Japan) will build the rover and the rocket, while ISRO (India) will develop the lander that will transport the rover to the lunar surface.
- In this project, JAXA (Japan) will build the rover and the rocket, while ISRO (India) will develop the lander that will transport the rover to the lunar surface.
- The Lupex rover will weigh approximately 350 kg, significantly more than the Pragyan rover from Chandrayaan-3, which weighed only 26 kg.
- Lupex's data will assist plan future Moon missions, including those that may return lunar samples to Earth. It is also part of India's overall ambition to send astronauts to the Moon by 2040.
- Scientists want to understand how much water is present, where it is located, and whether it is just on the surface or also beneath the Moon's soil, known as regolith.
- Lupex is designed to operate for up to 100 days on the Moon's surface. It will explore areas that are permanently shadowed places that sunlight never reaches.





Recent News Headlines related to Defence

- Lokesh Machines Limited, situated in Hyderabad, Telangana, has successfully delivered the first significant order for its 9×19 millimeter Submachine Gun (SMG) "Asmi" to the Indian Army's Northern Command.
- The Russian Defence Ministry recently claimed to have launched a group strike on Ukraine with Kinzhal missiles.
- Garden Reach Shipbuilders and Engineers (GRSE) Ltd has delivered INS Nirdeshak to the Indian Navy. Garden Reach Shipbuilders and Engineers is currently building the second of four Survey Vessels (Large).
- India has reached an agreement with the United States to purchase 31 General Atomics Predator MQ-9B High Altitude Long Endurance UAVs.
- The Indian Air Force (IAF) marked its 92nd anniversary on October 6, 2024, with a stunning air show that attracted an estimated 1.5 million spectators at Marina Beach, Chennai. With the theme "Sashakt, Saksham, Atmanirbhar" (Potent, Powerful, Self-reliant).
- Iran has launched over 180 ballistic missiles, including the hypersonic medium-range Fattah-2, in an effort to overwhelm Israel's air defenses.
- Indian Army has significantly enhanced its air defence capabilities with the acquisition of 100 Akashteer air defence systems. It is developed by Bharat Electronics Limited (BEL).
- Bharat Electronics Limited (BEL) and Israel Aerospace Industries (IAI), Israel's biggest aerospace and defense business, have formed a joint venture company (JVC) called BEL IAI AeroSystems Private Ltd.
- China has started the second phase of expanding its Five-Hundred Aperture Spherical Telescope (FAST). It is the world's largest and most sensitive radio telescope, with a 500-meter diameter.
- Russian Aerospace Forces' Tu-22M3 missile carriers launched Kh-22 cruise missiles against Snake Island in the Black Sea.



Ques : The Department of Water Resources, River Development, and Ganga Rejuvenation (DoWR, RD & GR), under the Ministry of Jal Shakti, announces the winners of _ National Water Awards (NWA), 2023.

जल शक्ति मंत्रालय के तहत जल संसाधन, नदी विकास और गंगा कायाकल्प विभाग (DoWR, RD & GR), _ राष्ट्रीय जल पुरस्कार (NWA), 2023 के विजेताओं की घोषणा करता है।

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

Answer : Option B

Explanation : •

- The Department of Water Resources, River Development, and Ganga Rejuvenation (DoWR, RD & GR), under the Ministry of Jal Shakti, has announced the winners of the 5th National Water Awards (NWA) 2023.
- The awards recognize 38 winners across 9 categories, promoting best practices in water usage and sustainability.
- Since its inception in 2018, the awards have grown in popularity, with recipients from across the country honored for their services to water management.

Winners of 5th National Water Awards 2023 :

Best State :

- 1st : Odisha
- 2nd : Uttar Pradesh
- 3rd : Gujarat and Puducherry (Joint Winner)

Best District (Zone-Wise) :

- South : Visakhapatnam (Andhra Pradesh)
- North-East : Dhalai (Tripura)
- North : Banda (Uttar Pradesh) and Ganderbal (Jammu & Kashmir) (Joint Winner)
- West : Indore (Madhya Pradesh)
- East : Balangir (Odisha)



Best Village Panchayat :

- 1st : Pullampara, Thiruvananthapuram (Kerala)
- 2nd : Masulpani, Kanker (Chhattisgarh)
- 3rd : Hampapuram, Anantapur (Andhra Pradesh) and Khliehrangnah, West Jaintia Hills (Meghalaya) (Joint Winner)



EXAM
Genius



Ques : Who has inaugurated the second edition of the art exhibition “Silent Conversation: From Margins to the Centre” in New Delhi?

नई दिल्ली में कला प्रदर्शनी “साइलेंट कन्वर्सेशन: फ्रॉम मार्जिन्स टू द सेंटर” के दूसरे संस्करण का उद्घाटन किसने किया?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) S Jaishankar / एस जयशंकर
- (c) Anurag Singh Thakur / अनुराग सिंह ठाकुर
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option B

Explanation : •

- Union Minister for External Affairs Dr. S. Jaishankar opened the second edition of the art show "Silent Conversation: From Margins to the Centre" in New Delhi.
- The National Tiger Conservation Authority arranged the four-day show in partnership with the Sankala Foundation.
- The National Human Rights Commission and the International Big Cat Alliance.
- In the evening, a cultural program was held, which was attended by Union Minister for Culture and Tourism, Dr. Gajendra Singh Shekhawat.
- On the occasion, a book named "Hidden Treasures: India's Heritage in Tiger Reserves" and a magazine called "Big Cats" were also published.



Recent Headlines Related to Inauguration :

- PM Modi opened the Banjara Virasat Museum in Poharadevi, Washim, Maharashtra.
- The Major Atmospheric Cherenkov Experiment (MACE) Observatory was opened by Dr. Ajit Kumar Mohanty, Secretary DAE and Chairman of the Atomic Energy Commission, at Hanle, Ladakh.
- President Droupadi Murmu presided over the Rajasthan government's inaugural Adi Gaurav Samman Samaroh in Mangarh Dham, Banswara.
- Defence Minister Rajnath Singh has inaugurated DefConnect 4.0 at the Manekshaw Centre in Delhi Cantt.
- The Board of Control for Cricket in India (BCCI) has officially opened the new National Cricket Academy (NCA) in Bengaluru, now known as the BCCI Centre of Excellence.
- National Centre of Excellence for Animation, Visual Effects, Gaming, Comics, and Extended Reality be set up in Mumbai.
- Nitin Gadkari, Union Minister for Road Transport and Highways, has inaugurated Oxygen Bird Park (Amrit Mahotsav Park) on National Highway 44 between Nagpur and Hyderabad.
- Union Minister for Power inaugurated the Computer Security Incident Response Team for the power sector (CSIRT-Power) in New Delhi.
- The first inaugural Regional Ports and Transportation Conference will be held in Mumbai, India in 2025.
- Prime Minister Narendra Modi has inaugurated the country's first Vande Metro, currently renamed Namo Bharat Rapid Rail service, between Bhuj and Ahmedabad.
- Maharashtra's governor, Shri. C. P. Radhakrishnan, has announced the establishment of a tribal university to support the development and future of tribal students.
- West Bengal cabinet has proposed establishing five new POCSO (Protection of Children from Sexual Offences) Fast Track Special Courts to expedite cases related to these incidents.
- Union Civil Aviation Minister K. Ram Mohan Naidu Inaugurated Digi Yatra Facility for 9 Airports. With this the Digi Yatra-enabled airports will increase from 15 (launched in 1st phase) to 24.
- Odisha Chief Minister Mohan Charan Majhi has announced that the state's second AIIMS will be built in Sambalpur.
- During the two-day National Conference of District Judiciary in New Delhi, President Droupadi Murmu revealed the Supreme Court of India's new flag and emblem.





Ques : Which country demands for Taurus missiles to confront the Russian military ?
कौन सा देश रूसी सेना का सामना करने के लिए टॉरस मिसाइलों की मांग करता है?

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

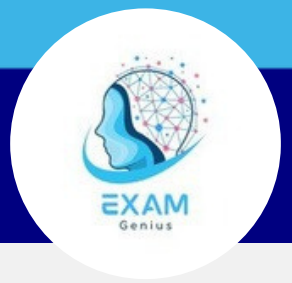
Answer : Option B

Explanation : •

• Recent News : The South Korean Air Force conducted a live firing rehearsal with German-origin Taurus missiles in response to Ukraine's request for them to oppose Russian military power.

About Taurus Missile :

- In the mid-1990s, LFK (now MBDA Deutschland) and Saab Bofors Dynamics collaborated to develop this missile. It is a long-range air-to-surface cruise missile.
- Weight is 1,400 kg and length is 5.1 meters approx.
- MEPHISTO is a dual-stage weapon designed to penetrate bunkers and underground sites before exploding.
- It travels at a low height of 35 meters, making radar detection nearly impossible. Range: 500 kilometers.



Ques : International Day of Rural Women is observed every year on which day?

अंतर्राष्ट्रीय ग्रामीण महिला दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 14 October
- (b) 15 October
- (c) 16 October
- (d) 17 October
- (e) 18 October

Answer : Option B

Explanation : •

- October 15 is International Day of Rural Women and Rashtriya Mahila Kisan Diwas (National Women Farmer's Day).
- The United Nations General Assembly established the International Day of Rural Women in 2007, to recognize the essential role that rural women play in promoting agricultural and rural development, boosting food security, and eradicating rural poverty.
- Theme 2024: Rural Women Cultivating Good Food for All.
- The Ministry of Agriculture declared the Rashtriya Mahila Kisan Diwas in 2016 to commemorate women's significant and crucial roles in agricultural development and related fields.



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

विश्व छात्र दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

- (a) 14 October
- (b) 15 October
- (c) 16 October
- (d) 17 October
- (e) 18 October

Answer : Option B

Explanation : •

- Every year on October 15, World Students' Day commemorates former President Dr. APJ Abdul Kalam's contributions to education.
- Known as the Missile Man of India, India's 11th president from 2002 to 2007 was a brilliant administrator and scientist who worked for the Defense Research and Development Organization (DRDO) for over four decades.
- Theme 2024: Empowering Students to Be Agents of Change
- In 2010, October 15 was designated as World Students' Day in honor of Kalam's countless accomplishments, particularly in academia and research.



Ques : World White Cane Day is observed annually on which day?

विश्व सफेद बेंत दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 14 October
- (b) 15 October
- (c) 16 October
- (d) 17 October
- (e) 18 October

Answer : Option B

Explanation : •

- Every year on October 15, World White Cane Day commemorates the value of the white cane as an aid for those who are blind or visually impaired.
- Aside from its practical applications, this day seeks to increase public awareness of pedestrian safety and the rights of people with vision impairments.
- Theme 2024 - Promoting Inclusion: Celebrating Abilities and Advocating Access for People.
- The day was first observed in 1964, when President Lyndon B. Johnson marked the occasion. Since then, the white cane has been regarded not only as a necessary instrument for mobility, but also as a powerful symbol of freedom for the blind.



Important days :

- 1 October : International Day of the Elderly (Theme 2024: Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older People Worldwide)
- 1 October : World Vegetarian Day (Theme 2024 : Mix It Up)
- 1 October : International Coffee Day (Theme 2024 – Coffee, Your Daily Ritual, Our Shared Journey)
- 1 October : International Day of Non-Violence
- 4 October : Animal Welfare Day (Theme 2024: The World Is Their Home Too)
- 4 October to 10 October : World Space Week (Theme 2024: Space & Climate Change)
- 4 October : World Smile Day (Theme 2024 – Do an act of kindness)
- 5 October : World Teachers' Day (Theme 2024 - Valuing Teacher Voices: Towards a New Social Contract in Education)
- 6 October : World Cerebral Palsy Day (Theme 2024: Uniquely CP)
- 7 October : World Cotton Day (Theme 2024: Cotton for Good)
- 7 October : World Habitat Day (Theme 2024: Engaging Youth to Build a Better Urban Future.)
- 8 October : Indian Air Force Day (Theme 2024: "Bharatiya Vayusena: Saksham, Sashakt aur Aatmnirbhar" (Potent, Powerful, and Self-Reliant))
- 9 October : World Post Day (Theme 2024: 150 Years of Enabling Communication and Empowering People Across Nations)
- 10 October : World Mental Health Day (Theme 2024: Mental Health at Work)
- 10 October (second Thursday of October) : World Sight Day (Theme 2024 – Children, Love Your Eyes)
- 11 October : International Day of the Girl Child (Theme 2024: Girls' Vision for the Future)
- 11 October (second Friday of October) : World Egg Day (Theme 2024 – United by Eggs)
- 12 October : World Arthritis Day
- 13 October : International Day for Disaster Risk Reduction (Theme 2024: Empowering the Next Generation for a Resilient Future)
- 12 October (second Saturday of May and October) : World Migratory Bird Day (Theme: Protect Insects and Birds)
- 14 October : World Standards Day (Theme 2024 – Shared Vision for a Better World: Standards for the Changing Climate)
- 15 October : World White Cane Day (Theme 2024 – Promoting Inclusion: Celebrating Abilities and Advocating Access for People)





IMPORTANT ONE – LINER Current Affairs

Malaysia will host the 2025 Association of Southeast Asian Nations (ASEAN) Summit meeting.

Indian Olympic Association has chosen Uttarakhand to host the next National Winter Games and 38th Summer National Games are also held by Uttarakhand.

According to UNICEF, Indian vendors are the world's third largest provider of health and nutrition support for children.

Magma HDI General Insurance provides 'Double Suraksha,' a comprehensive insurance solution tailored to the demands of people with diverse financial backgrounds.

Daron Acemoglu, Simon Johnson, and James Robinson will receive the 2024 Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel from the Royal Swedish Academy of Sciences in Stockholm, Sweden.

The Uttar Pradesh government, led by Yogi Adityanath, plans to establish India's first museum of Hindi literature in Varanasi. The museum will be the country's first dedicated to a specific language.

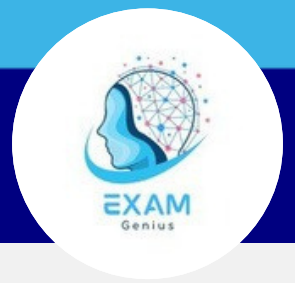
The election in Maharashtra will take place in a single phase on 20 November 2024, and in Jharkhand, it will be held in two phases: 13 and 20 November 2024.

The Jharkhand legislature is unicameral, with a legislative assembly having 81 members. The Maharashtra legislature is divided into two houses: the legislative council (78 members) and the legislative assembly. The Maharashtra Legislative Assembly has 288 members.

United States International Development Finance Corporation (DFC) has committed USD 40 million (approx Rs 330 crore) loan with UGRO Capital to bridge the credit gap in the MSME sector.

The Delhi cabinet authorized a 50% increase in MLA-LAD money, raising the annual distribution to legislators from Rs.10 crore to Rs.15 crore.





मह वपूण एक-पं करंट अफेयस

मलेशिया 2025 एसोसिएशन ऑफ साउथईस्ट एशियन नेशंस (आसियान) शिखर बैठक की मेजबानी करेगा।

भारतीय ओलंपिक संघ ने अगले राष्ट्रीय शीतकालीन खेलों की मेजबानी के लिए उत्तराखंड को चुना है और 38वें ग्रीष्मकालीन राष्ट्रीय खेल भी उत्तराखंड के पास हैं।

यूनिसेफ के अनुसार, भारतीय विक्रेता बच्चों के लिए स्वास्थ्य और पोषण सहायता प्रदान करने वाले दुनिया के तीसरे सबसे बड़े प्रदाता हैं।

मैग्मा एचडीआई जनरल इंश्योरेंस 'डबल सुरक्षा' प्रदान करता है, जो विविध वित्तीय पृष्ठभूमि वाले लोगों की मांगों के अनुरूप एक व्यापक बीमा समाधान है।

डारोन एसेमोग्लू, साइमन जॉनसन और जेम्स रॉबिन्सन को स्टॉकहोम, स्वीडन में रॉयल स्वीडिश एकेडमी ऑफ साइंसेज से अल्फ्रेड नोबेल की स्मृति में आर्थिक विज्ञान में 2024 स्वेरिगेस रिक्सबैंक पुरस्कार प्राप्त होगा।

योगी आदित्यनाथ के नेतृत्व वाली उत्तर प्रदेश सरकार, वाराणसी में भारत का पहला हिंदी साहित्य संग्रहालय स्थापित करने की योजना बना रही है। यह संग्रहालय किसी विशिष्ट भाषा को समर्पित देश का पहला संग्रहालय होगा।

महाराष्ट्र में चुनाव एक ही चरण में 20 नवंबर 2024 को होगा, और झारखंड में यह दो चरणों में होगा: 13 और 20 नवंबर 2024 को।

झारखंड विधानमंडल एकसदनीय है, इसकी विधान सभा में 81 सदस्य हैं। महाराष्ट्र विधानमंडल दो सदनों में विभाजित है: विधान परिषद (78 सदस्य) और विधान सभा। महाराष्ट्र विधान सभा में 288 सदस्य हैं।

यूनाइटेड स्टेट्स इंटरनेशनल डेवलपमेंट फाइनैस कॉरपोरेशन (डीएफसी) ने एमएसएमई क्षेत्र में क्रेडिट अंतर को पाटने के लिए यूजीआरओ कैपिटल के साथ 40 मिलियन अमेरिकी डॉलर (लगभग 330 करोड़ रुपये) का ऋण देने का वादा किया है।

दिल्ली कैबिनेट ने MLA-LAD धन में 50% की वृद्धि को मंजूरी दे दी, जिससे विधायकों को वार्षिक वितरण 10 करोड़ रुपये से बढ़ाकर 15 करोड़ रुपये कर दिया गया।



Ques : Who Expands Access to Negotiated Dealing System-Order Matching Electronic Trading Platform ?

इलेक्ट्रॉनिक ट्रेडिंग प्लेटफॉर्म से मेल खाने वाले निगोशिएटेड डीलिंग सिस्टम-ऑर्डर तक पहुंच का विस्तार कौन करता 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 expanded access to its Negotiated Dealing System-Order Matching (NDS-OM) electronic trading platform to more regulated entities (RE).
- Newly eligible entities include Regional Rural Banks (RRBs), Local Area Banks, Non-Banking Financial Companies (NBFCs), Housing Finance Companies, Provident Funds, Pension Funds, and Market Infrastructure Institutions (MIIs).

About Negotiated Dealing System-Order Matching (NDS-OM) :

- The Negotiated Dealing System-Order Matching (NDS-OM) is a screen-based electronic trading platform for secondary market trading in government securities (G-Secs).
- It is owned by the Reserve Bank of India (RBI) and offers an anonymous order-matching technology to facilitate trade.
- Members must have Subsidiary General Ledger (SGL) accounts with the RBI.
- These entities, known as Primary Members (PM), include banks, primary dealers, insurance companies, mutual funds, and others approved by the RBI.



Recent News Headlines Related to RBI

- In a draft circular on 'forms of business and prudential norms for investments,' the Reserve Bank of India (RBI) recommends that banks refrain from using group corporations to avoid requirements.
- The Reserve Bank of India plans to develop a data repository called the Reserve Bank Climate Risk Information System (RB-CRIS).
- The Reserve Bank of India (RBI) previously ordered credit institutions (CIs) to transmit credit information of onboarded borrowers to credit information companies (CICs) before license was cancelled and end of operations.
- The Reserve Bank of India (RBI) accepted bids worth Rs.24,453.3 crore for government securities at the buyback auction.
- The Reserve Bank of India (RBI) enhanced transaction limits for UPI123Pay and UPI Lite to encourage wider adoption of these UPI products. UPI123Pay New per-transaction limit Rs.10,000 (increased from Rs.5,000) and UPI Lite Overall wallet limit Rs.5,000 (increased from Rs.2,000).
- The RBI has issued a white-label ATM (WLA) license to Electronic Payment and Services (EPS), a Mumbai-based ATM outsourcing company.
- The Reserve Bank of India (RBI) and Maldives Monetary Authority (MMA) inked a currency exchange agreement under the SAARC Currency exchange Framework for 2024-2027.
- The Reserve Bank of India held a one-day symposium in Bengaluru for directors of Small Finance Banks (SFBs).
- The Reserve Bank of India (RBI) has approved the merger of The Rajapur Sahakari Bank Limited and The Malad Sahakari Bank Limited, both of which are based in Mumbai, Maharashtra.

Ques : Jio Payments Bank Limited established in which year ?

Jio पेमेंट्स बैंक लिमिटेड की स्थापना किस वर्ष में हुई?

- (a) 2014
- (b) 2015
- (c) 2016
- (d) 2017
- (e) 2018

Answer : Option C





Explanation : •

- Jio Payments Bank Limited, a subsidiary of Jio Financial Services, has received a Category 1 Execution-Only Platform (EOP) license from the Association of Mutual Funds in India (AMFI) for mutual fund distribution.
- This license allows the bank to offer direct MF plans and charge transaction fees capped at Rs 2 per transaction.
- There are currently 15 Category 1 EOPs registered with AMFI. EOPs are digital platforms that enable transactions for MF direct plans.
- Category 1 EOPs can charge transaction fees through asset management firms (AMCs), while Category 2 EOPs charge investors directly.

About Jio Payments Bank Limited :

- Established : 2016
- HQ : Mumbai
- CEO & MD : Vinod Easwaran

EXAM
Genius



Ques : Who Imposes Penalties of Rs 28.30 Lakh on SG Finserve and Rs 14 Lakh on Arunachal Pradesh Rural Bank for Regulatory Non-Compliance ?

नियामक गैर-अनुपालन के लिए एसजी फिनसर्व पर 28.30 लाख रुपये और अरुणाचल प्रदेश ग्रामीण बैंक पर 14 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 :

Penalty on SG Finserve Limited :

- The Reserve Bank of India (RBI) issued a penalty of Rs 28.30 lakh on SG Finserve Limited (previously Moongipa Securities).
- The penalty is due to noncompliance with specified restrictions outlined in the RBI's Certificate of Registration (CoR) issued under Section 45IA(5) of the RBI Act of 1934.
- The action was conducted in accordance with clause (a) of sub-section (1) of Section 58G, as read with sub-section (6) of Section 58B of the RBI Act.

Penalty on Arunachal Pradesh Rural Bank :

- Arunachal Pradesh Rural Bank received a Rs 14 lakh penalty for failing to comply with Prudential Norms (Provisioning, Asset Classification, and Exposure Limit).
- The penalty was levied under Section 47A(1)(c), in conjunction with Sections 46(4)(i) and 51(1) of the Banking Regulation Act, 1949.
- Both penalties were imposed by the RBI as part of its regulatory authority under various articles of the RBI Act of 1934 and the Banking Regulation Act of 1949.



Recent Penalties imposed on Banks by RBI :

- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs.61.60 lakh on The Surat People's Co-operative Bank Limited, Surat, for non-compliance with certain directions issued by RBI.
- The RBI imposed a monetary penalty of Rs.1.50 lakh on The Bihar Awami Co-operative Bank Ltd., Patna for violating section 26A and section 56 of the Banking Regulation Act, 1949 (BR Act) and failing to comply with RBI's 'Know Your Customer (KYC)' directions.
- Penalty on Hewlett Packard Financial Services (India) Private Limited is Amount to Rs.10.4 lakh and on Muthoot Vehicle & Asset Finance Limited is Amount to Rs.7.9 lakh
- The Reserve Bank of India has imposed a penalty of Rs 31.8 lakh on BNP Paribas for failing to comply with specific RBI guidelines on 'Interest Rate on Advances'.
- The RBI levied a monetary penalty of Rs.1.91 crore on Axis Bank Limited and Rs.1 crore on HDFC Bank Limited for non-compliance with certain directions issued by RBI.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.2.68 crore on UCO Bank.
- RBI has also imposed a penalty of Rs.2.1 lakh on Cent Bank Home Finance Limited.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.1.25 lakh on The Valsad Mahila Nagarik Sahakari Bank Ltd., Valsad, Gujarat
- The RBI also imposed a penalty of Rs.1,99,50,000 on Innofin Solutions Private Limited, also known as 'LenDen Club'.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.1,92,00,000 on NDX P2P Private Limited, also known as 'LiquiLoans'.
- The Reserve Bank of India (RBI) has fined Bank of Maharashtra Rs.1,27,20,000/- for failing to follow certain guidelines on the "Loan System for Delivery of Bank Credit," "Cyber Security Framework in Banks," and "Know Your Customer."

Ques : ____ Introduces Firecracker Insurance Policy for Diwali Celebrations

____ ने दिवाली समारोह के लिए पटाखा बीमा पॉलिसी पेश की

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

Answer : Option A





Explanation : •

- PhonePe has teamed up with Bajaj Allianz General Insurance to provide an affordable firecracker-related injury insurance policy for Diwali.
- The policy is primarily designed to protect Diwali from mishaps caused by firecrackers.
- Sum insured is Rs 25,000 and Premium is Rs 9 (including of GST). Coverage lasts 10 days, from October 25, 2024 to November 3, 2024.
- Covers hospitalization, day care treatment, and accidental death. Coverage is limited to the policyholder.
- The insurance also covers the policyholder's family, including their spouse and two children (up to four family members).

About PhonePe :

- Founded : 2015
- Headquarters : Bangalore, Karnataka, India
- CEO : Sameer Nigam

EXAM
Genius



Recent Facilities Launched in Banking & Insurance Sector :

- Mastercard established a cutting-edge Tech Hub in Pune, Maharashtra, India to promote growth and innovation inside the organization.
- Bank of Baroda (BoB) has launched the 'bob Masterstroke Savings Account' for high-end customers.
- Indian Overseas Bank (IOB), a public-sector lender, has launched eight new Retail Loan Processing Centres (RLPCs) across India.
- Paytm Money has launched a BSE Futures & Options (BSE F&O) trading facility on its platform as part of the Noida-based company's attempts to grow its wealth management and financial services business.
- Reliance Nippon Life Insurance Company Limited has launched a new deferred annuity plan called Reliance Nippon Life Nishchit Pension.
- Arka Fincap Limited, a subsidiary of Kirloskar Oil Engines Limited (KOEL), has launched a new product called 'Uday', which provides Small Ticket Loans Against Property (STLAP).
- Magma HDI, India's leading general insurance provider, has launched OneProtect, a modern personal accident insurance policy.
- Visa has announced the Visa Tokenized Asset technology (VTAP), a technology designed to assist global institutions in issuing stablecoins and fiat-backed tokens.
- Federal Bank, one of India's leading banks has unveiled NPS Vatsalya, a pioneering program inside the National Pension System (NPS) designed exclusively for minors.
- HDFC Bank has launched updates to its SmartWealth app. One of the key additions is the Instant SIP, which allows users to invest in mutual funds on the same day they identify an opportunity.
- Axis Bank's New Economy Group (NEG) recently launched a Corporate Credit Card Suite exclusively for start-ups.
- Punjab National Bank (PNB) now offers the "PNB Multi-Currency World Travel Card (MCWTC)," a prepaid foreign currency card that enables customers to load and manage various currencies on one card.
- City Union Bank Limited (CUB) has introduced 8 unique digital payment products and solutions to improve the financial environment for MSMEs and retail clients.





Ques : _ removes lending restrictions imposed on JM Financial's non-banking subsidiary.
_ JM फाइनेंशियल की गैर-बैंकिंग सहायक कंपनी पर लगाए गए ऋण प्रतिबंध को हटाता 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 lifted the restriction on JM Financial Products, allowing the company to continue financing activities such as loans for shares, debentures, and IPO subscription.
- In March 2024, the RBI put restrictions on JM Financial Products due to regulatory infractions and concerns over governance standards.
- JM Financial's non-banking unit is now permitted to immediately offer loans against shares and debentures following the lifting of the ban.
- Separately, the Securities and Exchange Board of India (SEBI) has prevented JM Financial from taking new bond issue assignments until March 2025, citing an ongoing preliminary investigation.

About JM Financial :

- Founded : 1973
- Headquarters : Mumbai, Maharashtra, India
- Chairman : Nimesh Kampani



Ques : World Bank and Asian Development Bank pledged ____ for Amaravati capital project starting January 2025

विश्व बैंक और एशियाई विकास बैंक ने जनवरी 2025 से शुरू होने वाली अमरावती पूंजी परियोजना के लिए __ का वादा किया

- (a) \$1.6 billion
- (b) \$2.6 billion
- (c) \$3.6 billion
- (d) \$1.4 billion
- (e) \$1.9 billion

Answer : Option A

Explanation : •

- The World Bank and Asian Development Bank (ADB) have pledged \$1.6 billion (Rs.13,600 crore) to the Phase-I development of Amaravati, Andhra Pradesh's capital city.
- The cash will begin to be distributed on January 30, 2025. The overall cost of Phase-I development is Rs.15,000 crore.
- The Central Government would fund the remaining Rs.1,400 crore for the project.
- The World Bank (via the International Bank for Reconstruction and Development - IBRD) and ADB will each contribute \$800 million (Rs.6,800 crore) for the project.
- The committed funds must be utilized within five years; otherwise, they will lapse.
- A voluntary Land Pooling System (LPS) was implemented, pooling 34,390 acres of farmland for the construction of Amaravati, providing residents with serviced residential and commercial plots in return.

About World Bank :

- Established : July 7, 1944
- Headquarters : Washington, D.C., United States
- President : Ajay Banga

About ADB :

- Established : 19 December 1966
- Headquarters : Mandaluyong, Philippines
- President : Masatsugu Asakawa
- Membership : 68 countries





Ques : Indian and __ Bonds to Join FTSE Russell Government Indexes in 2025

भारतीय और __ बांड 2025 में एफटीएसई रसेल सरकारी सूचकांक में शामिल होंगे

- (a) South Korea / दक्षिण कोरिया
- (b) Germany / जर्मनी
- (c) Japan / जापान
- (d) Mexico / मेक्सिको
- (e) Tunisia / ट्यूनीशिया

Answer : Option A

Explanation : •

- Financial Times Stock Exchange (FTSE) Russell, a London-based index provider, will include Indian and South Korean government bonds in its Government Indexes starting in 2025.
- India's Market Accessibility Level will be reclassified from 0 to 1 and its sovereign bonds will be included in the Emerging Markets Government Bond Index (EMGBI) starting September 2025.
- South Korean government bonds were added to the World Government Bond Index (WGBI) after being on the watch list for two years.

About Financial Times Stock Exchange (FTSE) Russell :

- Established : 2015
- HQ : London, the United Kingdom
- CEO : Fiona Bassett



Ques : Who has won the women's singles title of the WTA Wuhan Open 1000 tennis tournament?

WTA वुहान ओपन 1000 टेनिस टूर्नामेंट का महिला एकल खिताब किसने जीता है?

- (a) Ananya devi / अनन्या देवी
- (b) Aryna Sabalenka / आर्यना सबालेंका
- (c) Anna Danilina / अन्ना डेनिलिना
- (d) Asia Muhammad / आसिया मुहम्मद
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation : •

- Aryna Sabalenka of Belarus defeated China's Zheng Qinwen for her third consecutive WTA Wuhan 1000 singles title.
- This is Aryna Sabalenka's 17th WTA Tour championship, and her fifth in China.
- The WTA Wuhan 1000 Tennis Tournament took place in the Chinese city of Wuhan. The Wuhan Open is played on a hard court.
- Aryna Sabalenka upset local favourite Zheng Qinwen 6-3, 5-7, 6-3 in the Wuhan final. This was Aryna Sabalenka's third title in Wuhan, following wins in 2018 and 2019.
- Anna Danilina of Kazakhstan and Irina Khromacheva of Russia defeated the American pair Asia Muhammad and Jessica Pegula. 6-3, 7-6(6) in the Wuhan Open final. This was Anna Danilina and Irina Khromacheva's first WTA 1000 title.





Recent News headlines related to Sports

- International Shooting Sport Federation (ISSF) announced ISSF Junior World Cup 2025 will be held in India.
- Harmanpreet Kaur set a new national record of 127 kg in clean and jerk and 223 kg overall in the 76 kg senior women's category at the IWLF National Weightlifting Championship.
- At the ISSF World Cup 2024 final in Delhi, Indian shooter Sonam Uttam Maskar won silver in the Women's 10m Air Rifle event.
- Jannik Sinner of Italy won the ATP Shanghai Masters 1000 singles title after defeating Serbia's Novak Djokovic, a 24-time Grand Slam winner. The defeat also stopped Djokovic's quest to win 100 ATP titles.
- The Astana event is also a qualifying event for the 2025 World Table Tennis Championships, which will be held in Doha, Qatar.
- The Indian men's and women's teams earned bronze medals in their respective events at the 27th Asian Table Tennis Championships 2024 in Astana, Kazakhstan
- The Singapore Turf Club, which has staged horse racing for 181 years, will be repurposed for new housing constructions.
- The International Shooting Sport Federation (ISSF) President Luciano Rossi confirmed that India will host the ISSF Junior World Cup in 2025.
- In table tennis, India's top-ranked pair of Ayhika Mukherjee and Sutirtha Mukherjee made history by winning the country's first-ever medal in the Women's Doubles at the Asian Championships 2024 in Astana, Kazakhstan.
- Bihar Chief Minister Nitish Kumar introduced the logo and mascot for the Women's Asian Champions Trophy-2024, which will take place in Rajgir from November 11 to 20. The mascot, 'Gudiya', is based on the state bird of Bihar, the Sparrow.
- Coco Gauff, a 20-year-old American tennis player, defeated Karolina Muchová of the Czech Republic to win the 2024 WTA China Open Tennis Tournament held in Beijing, China.
- Mumbai Clinches 15th Irani Cup Title After 27-Year Wait.
- The Indian Olympic Association confirmed that the 38th National Games (Summer and Winter) will be held in Uttarakhand from January 28 to February 14, 2025.



Ques : The Government of India has joined hands with which company for the “Scams Se Bachao” campaign to tackle the growing threat of online scams?

भारत सरकार ने ऑनलाइन घोटालों के बढ़ते खतरे से निपटने के लिए “घोटालों से बचाओ” अभियान के लिए किस कंपनी के साथ हाथ मिलाया है?

- (a) IBM
- (b) Tinder
- (c) Meta
- (d) Google
- (e) PIB

Answer : Option C

Explanation : •

- The government and Meta have joined forces for the "Scam se Bacho" campaign to combat the growing menace of internet frauds.
- During the campaign's debut in New Delhi, Information and Broadcasting Secretary Sanjay Jaju made the keynote address, hailing the program as a crucial and necessary step toward protecting individuals from the growing threat of online fraud.
- Meta has started this project in partnership with the Ministries of Electronics and Information Technology, Home Affairs, Information and Broadcasting, and the Indian Cyber Crime Coordination Centre. It tries to address the growing threat of scams and cyberfraud.



Recent News Headlines Related to MoU and agreement :

- The Steel Authority of India Limited (SAIL) has signed an MoU with the leading global resources company, BHP to support steelmaking decarbonisation.
- Bharat Petroleum Corporation Limited (BPCL) has an MoU with the Mumbai Port Authority (MbPA) and the Mumbai Port Sustainability Foundation (MPSF) to create a state-of-the-art green fuel ecosystem at Mumbai Port.
- Department of Posts (DoP) & Amazon Unite to empower India's growing e-commerce sector by enhancing logistical capabilities, supporting job creation, and contributing to economic growth.
- India's intention to join the International Energy Efficiency Hub aligns with the government's goal of reducing energy intensity in the economy by creating energy-efficient technology and goods.
- Meghalaya Signs MoU with Bill & Melinda Gates Foundation to Boost Health and Nutrition in the State. Meghalaya is only the third state in India, after Uttar Pradesh & Bihar, with whom the Gates Foundation is establishing a partnership.
- Andhra Pradesh and Karnataka signs MOU for Wildlife protection and Forest Management. Its aim is to address wildlife and forest management challenges at an Inter-State coordination meeting in Vijayawada, Andhra Pradesh.
- Bharat Electronics Limited (BEL) & Reliasat Inc. Canada Signed MOU To collaborate in the area of space products, at BEL's Corporate Office in Bengaluru, Karnataka.
- India signed the Biodiversity Beyond National Jurisdiction (BBNJ) Agreement, sometimes known as the "Treaty of the High Seas", to safeguard ocean life.
- Tata Power & Rajasthan government signed MOU to advance power distribution, transmission, and green energy projects, significantly boosting its renewable energy presence in the state.
- India and Jamaica signed four Memorandums of Understanding to deepen and expand their bilateral connections. The agreement was inked during Jamaica's Prime Minister Andrew Holness' visit to India.



Ques : Hellfire Missiles are developed by which one of the following countries?

हेलफायर मिसाइलें निम्नलिखित में से किस देश द्वारा विकसित की गई हैं?

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

Answer : Option D

Explanation : •

• Recent news : India recently signed an agreement with the United States to acquire 170 AGM-114R Hellfire missiles.

About the Hellfire Missile :

- short-range air-to-ground (or air-to-air) laser-guided subsonic tactical missile.
- 1.62 meters in length, 17.7 centimeters in diameter, and 0.71 meters in wingspan, weights 45.4-49 kg.
- Missile is driven by a single-stage solid-propellant solid-fuel rocket motor and can reach a maximum speed of 950 mph.
- Range: 7–11 km. The AGM-114R multifunctional missile is the latest addition to the Hellfire II missile family.
- In 1972, the US Army needed a helicopter-launched anti-tank missile to oppose Soviet armor formations, which led to the development of the AGM-114 Hellfire.
- The MQ-1B Predator, MQ-9 Reaper, and MQ-1C Grey Eagle all use this missile as their primary weapon.



Recent News Headlines related to Defence

- Lokesh Machines Limited, situated in Hyderabad, Telangana, has successfully delivered the first significant order for its 9×19 millimeter Submachine Gun (SMG) "Asmi" to the Indian Army's Northern Command.
- The Russian Defence Ministry recently claimed to have launched a group strike on Ukraine with Kinzhal missiles.
- Garden Reach Shipbuilders and Engineers (GRSE) Ltd has delivered INS Nirdeshak to the Indian Navy. Garden Reach Shipbuilders and Engineers is currently building the second of four Survey Vessels (Large).
- India has reached an agreement with the United States to purchase 31 General Atomics Predator MQ-9B High Altitude Long Endurance UAVs.
- The Indian Air Force (IAF) marked its 92nd anniversary on October 6, 2024, with a stunning air show that attracted an estimated 1.5 million spectators at Marina Beach, Chennai. With the theme "Sashakt, Saksham, Atmanirbhar" (Potent, Powerful, Self-reliant).
- Iran has launched over 180 ballistic missiles, including the hypersonic medium-range Fattah-2, in an effort to overwhelm Israel's air defenses.
- Indian Army has significantly enhanced its air defence capabilities with the acquisition of 100 Akashteer air defence systems. It is developed by Bharat Electronics Limited (BEL).
- Bharat Electronics Limited (BEL) and Israel Aerospace Industries (IAI), Israel's biggest aerospace and defense business, have formed a joint venture company (JVC) called BEL IAI AeroSystems Private Ltd.
- China has started the second phase of expanding its Five-Hundred Aperture Spherical Telescope (FAST). It is the world's largest and most sensitive radio telescope, with a 500-meter diameter.
- Russian Aerospace Forces' Tu-22M3 missile carriers launched Kh-22 cruise missiles against Snake Island in the Black Sea.
- A tiny asteroid dubbed 2024 PT5 will orbit Earth, creating a momentary "mini-moon" effect.
- The first shipment of 100 land-based Harpoon anti-ship missile systems from the United States has arrived in Kaohsiung, Taiwan.
- Dassault Aviation, a French aircraft manufacturer known for its Rafale combat planes, has announced plans to enter into the Indian market.
- Russian cosmonauts Oleg Kononenko and Nikolai Chub have established a new record for the longest single mission aboard the International Space Station (ISS).



Ques : Chaukhamba Peak located in which state ?

चौखम्बा चोटी किस राज्य में स्थित है?

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

Answer : Option E

Explanation : •

- Two foreign women mountaineers British alpinist Fay Manners and American climate science scholar Michelle Dvorak, who were stuck at an altitude of 6,300 metres while climbing the Chaukhamba-III peak are were successfully rescued by the Indian Air Force (IAF) teams using choppers recently.
- Chaukhamba summit is a large summit with four pillars. Chaukhamba Peak I, II, III, and IV have heights ranging from 7,138 m to 6,854 m. Chaukhamba-III peak in the Garhwal Himalayas of Uttarakhand.
- It is a mountain massif with four peaks located on a northeast-southwest trending ridge in the Gangotri group of the Garhwal Himalayas.
- However, Chaukhamba Peak I remains the tallest of the four summits, at 7,138 meters above sea level.



Ques : Defence Minister Rajnath Singh virtually dedicated to the nation how many project infrastructure projects of Border Roads Organisation (BRO) at Rs 2,236 crore?

अक्टूबर 2024 में, रक्षा मंत्री राजनाथ सिंह ने 2,236 करोड़ रुपये की लागत से सीमा सड़क संगठन (BRO) की कितनी बुनियादी ढांचा परियोजनाएं राष्ट्र को समर्पित कीं?

- (a) 45
- (b) 55
- (c) 65
- (d) 75
- (e) 85

Answer : Option D

Explanation : •

- Defence Minister Rajnath Singh has virtually committed to the country 75 Border Roads Organisation (BRO) infrastructure projects totaling Rs 2,236 crore.
- These projects—22 roads, 51 bridges, and two others—are scattered over 11 states/union territories.
- There are 19 in Jammu and Kashmir, 18 in Arunachal Pradesh, 11 in Ladakh, 9 in Uttarakhand, 6 in Sikkim, 5 in Himachal Pradesh, two in West Bengal and Rajasthan, and one each in Nagaland, Mizoram, and the Andaman and Nicobar Islands.
- He also inaugurated the projects from the Trishakti Corps headquarters in Sukna, West Bengal. One of the key highlights was the opening of the Kupup-Sherathang Road in Sikkim, which serves as a vital link between the Jawaharlal Nehru Marg and the Zuluk axis.
- With the inauguration of these 75 projects, BRO has completed 111 infrastructure projects in 2024 at a total cost of Rs 3,751 crore, including 36 projects worth Rs 1,508 crore, such as the state-of-the-art Sela Tunnel in Arunachal Pradesh, which was previously opened by the Prime Minister.
- Last year, BRO dedicated 125 infrastructure projects to the nation for a total of Rs 3,611 crore.

Border Roads Organisation (BRO)

- Established : 7 May 1960
- HQ : Seema Sadak Bhawan, New Delhi
- Director General : Lt. Gen. Raghu Srinivasan



Ques : Where was the second edition of the 'Sagar Kavach 2024 exercise held?

सागर कवच 2024 अभ्यास का दूसरा संस्करण कहाँ आयोजित किया गया?

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

Answer : Option B

Explanation : •

- The Indian Coast Guard successfully carried out the second edition of the 'Sagar Kavach' coastal security exercise along the shores of Gujarat and the Union Territory of Daman and Diu.
- The Indian Coast Guard conducted its first 'Sagar Kavach' drill of 2024 along the coast of Andhra Pradesh on July 11 and 12, 2024.
- The second iteration of the 'Sagar Kavach' coastal security exercise was organized by the Indian Coast Guard's North West Regional Headquarters in Gandhinagar, Gujarat.
- The drill involved all of India's coastal security services, including the State Police, Indian Navy, Marine Police, Border Security Force (BSF), National Security Guard (NSG), Gujarat Maritime Board (GMB), Intelligence Bureau (IB), and port authorities.
- DG of the Indian Coast Guard : Paramesh Sivamani





Recent News Headlines Related to Defence Exercise :

- The Indian Navy's leading stealth frigate, INS Talwar, landed at Simon's Town, South Africa, to participate in the eighth edition of exercise IBSAMAR. It is a multinational maritime exercise among the Indian, Brazilian, and South African Navy.
- India will host the QUAD nations' joint naval exercise in Visakhapatnam from October 8 to 18. It will include participants from Australia, Japan, and the United States of America.
- India -Kazakhstan joint military exercise 8th edition KAZIND -2024 commenced at the mountainous Surya Foreign Training node in Auli, Uttarakhand.
- The Indian Navy is organizing the sixth edition of the Goa Maritime Symposium at the Naval War College in Goa.
- Exercise AIKYA, a two-day national symposium organized by the National Disaster Management Authority and the Army Southern Command, begins in Chennai.
- The Indian Navy's P8I aircraft, led by Commanding Officer Captain Ajay Kanwar, has reached Australia's Darwin to participate in the 16th edition of Exercise Kakadu 2024.
- The third edition of the INDUS-X Summit completed in the US, making progress towards a cooperative defense innovation ecosystem between India and the USA.
- The Indian Army and the Indian Air Force contingent have arrived in Oman to participate in the AL NAJAH -V and Exercise Eastern Bridge -VII, respectively.
- The 20th edition of India-USA Joint Military Exercise YUDH ABHYAS-2024 at Foreign Training Node in Mahajan Field Firing Ranges, Rajasthan.
- Under the National One Health Mission (NOHM), a comprehensive mock drill named "Vishanu Yuddh Abhyas" (Virus War Exercise) was held in Ajmer district, Rajasthan.
- Exercise VARUNA (2024), edition 22nd Held at Mediterranean Sea between India & France (Navy). The Indian Navy sent a P8I aircraft to France.
- Maritime partnership exercise (MPX) held at Mediterranean Sea, Malaga, Spain between India (INS Tabar)& Spain (Spanish Navy Ship Atalaya).
- The Ulchi Freedom Shield Exercise was conducted between USA and South Korea to strengthen their combined readiness to counter North Korea's armaments and cyberattacks.
- Exercise Udara Shakti 2024, a combined air exercise carried out in cooperation with the Royal Malaysian Air Force (RMAF), the Indian Air Force (IAF) contingent at Kuantan, Malaysia.
- The Indian Army has conducted a strategic military exercise, 'Parvat Prahaar'(Mountain Strike), in Eastern Ladakh, focusing on high-altitude warfare and operations.



Ques : Who led the Indian delegation at the 149th Assembly of the Inter-Parliamentary Union?

अंतर-संसदीय संघ की 149वीं सभा में भारतीय प्रतिनिधिमंडल का नेतृत्व किसने किया?

- (a) Draupadi Murmu / द्रौपदी मुर्मू
- (b) Narendra Modi / नरेंद्र मोदी
- (c) Om Birla / ओम बिड़ला
- (d) S Jaishankar / एस जयशंकर
- (e) None of the above / उपरोक्त में से कोई नहीं

Answer : Option C

Explanation : •

- Lok Sabha Speaker Om Birla addressed the 149th Assembly of the Inter-Parliamentary Union (IPU), emphasizing the importance of multilateralism in the world.
- The Inter-Parliamentary Union's 149th Assembly was held in its headquarters in Geneva, Switzerland. The International Parliamentary Union (IPU) is the global association of national parliaments.
- Om Birla led the Indian team, which comprised Rajya Sabha Deputy Chairman Harivansh Singh, the Secretaries General of both the Lok Sabha and the Rajya Sabha, and a number of other Members of Parliament.
- The 149th Assembly of the Inter-Parliamentary Union focused on harnessing science, technology, and innovation (STI) for a more peaceful and sustainable future.





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

विश्व खाद्य दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

- (a) 14 October
- (b) 13 October
- (c) 15 October
- (d) 16 October
- (e) 17 October

Answer : Option D

Explanation : •

- Every year on October 16, the world celebrates World Food Day.
- World Food Day aims to reduce hunger, improve food security, increase agricultural productivity, and promote a sustainable food system.
- Theme 2024: The Right to Food for a Better Life and Future.
- The Food and Agriculture Organisation (FAO) was founded in 1945, and World Food Day was established in 1979 when the 20th FAO Conference decided October 16 to be World Food Day.
- Over 150 nations have joined the movement, which uses this day to promote awareness about hunger, malnutrition, and food-promoting sustainable solutions for a zero-hunger society.



Ques : The International Day for the Eradication of Poverty is celebrated every year on which day throughout the world?

अंतरराष्ट्रीय गरीबी उन्मूलन दिवस हर साल दुनिया भर में किस दिन मनाया जाता है?

- (a) 14 October
- (b) 13 October
- (c) 15 October
- (d) 16 October
- (e) 17 October

Answer : Option E

Explanation :

- The International Day for the Eradication of Poverty is observed every year on October 17 around the world.
- The day aims to encourage debate and awareness of poverty among governments and policymakers.
- Theme 2024 - Breaking Barriers and Building Bridges: Working Together for Equality and Inclusion
- The International Day for the Eradication of Poverty was established by the United Nations General Assembly in 1992 by resolution 47/196.



Ques : World Anaesthesia Day is observed annually on which day ?

विश्व एनेस्थीसिया दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 14 October
- (b) 13 October
- (c) 15 October
- (d) 16 October
- (e) 17 October

Answer : Option D

Explanation : •

- World Anaesthesia Day, marked annually on October 16th, commemorates the first successful application of ether anaesthesia in surgery in 1846.
- It also aims to promote awareness about the relevance of anaesthesia in various medical procedures, as well as to highlight current advancements and developments in this sector that are improving patient care around the world.
- Theme 2024: Workforce Well-Being.
- On this day in 1846, Dr. William T.G. Morton, an American dentist, administered ether to a patient at Massachusetts General Hospital in Boston, enabling for a painless procedure.





Important days :

- 1 October : International Day of the Elderly (Theme 2024: Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older People Worldwide)
- 1 October : World Vegetarian Day (Theme 2024 : Mix It Up)
- 1 October : International Coffee Day (Theme 2024 – Coffee, Your Daily Ritual, Our Shared Journey)
- 1 October : International Day of Non-Violence
- 4 October : Animal Welfare Day (Theme 2024: The World Is Their Home Too)
- 4 October to 10 October : World Space Week (Theme 2024: Space & Climate Change)
- 4 October : World Smile Day (Theme 2024 – Do an act of kindness)
- 5 October : World Teachers' Day (Theme 2024 - Valuing Teacher Voices: Towards a New Social Contract in Education)
- 6 October : World Cerebral Palsy Day (Theme 2024: Uniquely CP)
- 7 October : World Cotton Day (Theme 2024: Cotton for Good)
- 7 October : World Habitat Day (Theme 2024: Engaging Youth to Build a Better Urban Future.)
- 8 October : Indian Air Force Day (Theme 2024: "Bharatiya Vayusena: Saksham, Sashakt aur Aatmnirbhar" (Potent, Powerful, and Self-Reliant))
- 9 October : World Post Day (Theme 2024: 150 Years of Enabling Communication and Empowering People Across Nations)
- 10 October : World Mental Health Day (Theme 2024: Mental Health at Work)
- 10 October (second Thursday of October) : World Sight Day (Theme 2024 – Children, Love Your Eyes)
- 11 October : International Day of the Girl Child (Theme 2024: Girls' Vision for the Future)
- 11 October (second Friday of October) : World Egg Day (Theme 2024 – United by Eggs)
- 12 October : World Arthritis Day
- 13 October : International Day for Disaster Risk Reduction (Theme 2024: Empowering the Next Generation for a Resilient Future)
- 12 October (second Saturday of May and October) : World Migratory Bird Day (Theme: Protect Insects and Birds)
- 14 October : World Standards Day (Theme 2024 – Shared Vision for a Better World: Standards for the Changing Climate)
- 15 October : World White Cane Day (Theme 2024 – Promoting Inclusion: Celebrating Abilities and Advocating Access for People)





IMPORTANT ONE – LINER Current Affairs

The government will set up 10 new ESIC medical colleges and extend the unemployment allowance scheme for ESI Corporation members until June 2026.

The National e-Governance Division has announced the integration of the UMANG app with DigiLocker to provide citizens seamless access to a wide range of government services.

Tadoba Andhari Tiger Reserve in the Chandrapur district in Maharashtra is going to introduce a ropeway safari for the first time. It is the largest and oldest Tiger Reserve of Maharashtra.

PM Narendra Modi's popular radio programme Mann Ki Baat has completed 10 years on 3 October. In 2014 Mr Modi started sharing his thoughts through the programme on Akashvani.

Former captain Sanath Jayasuriya Appointed as Head coach of Sri Lanka men's cricket team.

Mount Adams, Washington's largest volcano, has recently experienced increased seismic activity after being inactive for thousands of years.

PM Modi Inaugurates Indian Institute of Skills (IIS), Mumbai established by Ministry of Skill Development and Entrepreneurship, Government of India and Tata IIS (a section 8 company under Tata Trusts) to enhance youth employability and create an industryready workforce for Industry 4.0.

A Brahmi inscription was uncovered at Dharanikota village, Amaravathi mandal, Palnadu district. The inscription is inscribed in Prakrit and Brahmi letters from the second century CE.

The Indian Army (IA) has opened a new artillery firing range in the Tawang sector of Arunachal Pradesh (AR), which falls under the Eastern Command of the IA. This is the first artillery firing range in a high-altitude area.

The Reserve Bank of India (RBI) has approved appointment of former Indian Overseas Bank MD & CEO Partha Pratim Sengupta as MD & CEO of Bandhan Bank for a period of three years.





मह वपूण एक-पं करंट अफेयस

सरकार 10 नए ईएसआईसी मेडिकल कॉलेज स्थापित करेगी और ईएसआई निगम के सदस्यों के लिए बेरोजगारी भत्ता योजना को जून 2026 तक बढ़ाएगी।

राष्ट्रीय ई-गवर्नेंस डिवीजन ने नागरिकों को सरकारी सेवाओं की एक विस्तृत श्रृंखला तक निर्बाध पहुंच प्रदान करने के लिए डिजीलॉकर के साथ UMANG ऐप के एकीकरण की घोषणा की है।

महाराष्ट्र के चंद्रपुर जिले में ताडोबा अंधारी टाइगर रिजर्व पहली बार रोपवे सफारी शुरू करने जा रहा है। यह महाराष्ट्र का सबसे बड़ा और सबसे पुराना टाइगर रिजर्व है।

पीएम नरेंद्र मोदी के लोकप्रिय रेडियो कार्यक्रम मन की बात ने 3 अक्टूबर को 10 साल पूरे कर लिए हैं। 2014 में श्री मोदी ने आकाशवाणी पर कार्यक्रम के माध्यम से अपने विचार साझा करना शुरू किया।

पूर्व कप्तान सनथ जयसूर्या को श्रीलंका पुरुष क्रिकेट टीम का मुख्य कोच नियुक्त किया गया।

वाशिंगटन के सबसे बड़े ज्वालामुखी माउंट एडम्स ने हजारों वर्षों तक निष्क्रिय रहने के बाद हाल ही में भूकंपीय गतिविधि में वृद्धि का अनुभव किया है।

पीएम मोदी ने युवाओं की रोजगार क्षमता बढ़ाने और उद्योग 4.0 के लिए उद्योग के लिए तैयार कार्यबल बनाने के लिए कौशल विकास और उद्यमिता मंत्रालय, भारत सरकार और टाटा आईआईएस (टाटा ट्रस्ट के तहत एक सेक्शन 8 कंपनी) द्वारा स्थापित भारतीय कौशल संस्थान (आईआईएस), मुंबई का उद्घाटन किया।

पालनाडु जिले के अमरावती मंडल के धरनिकोटा गांव में एक ब्राह्मी शिलालेख का पता चला था। यह शिलालेख ईसा पूर्व दूसरी शताब्दी के प्राकृत और ब्राह्मी अक्षरों में अंकित है।

भारतीय सेना (आईए) ने अरुणाचल प्रदेश (एआर) के तवांग सेक्टर में एक नई तोपखाना फायरिंग रेंज खोली है, जो आईए की पूर्वी कमान के अंतर्गत आता है। ऊंचाई वाले इलाके में यह पहली आर्टिलरी फायरिंग रेंज है।

भारतीय रिजर्व बैंक (RBI) ने तीन साल की अवधि के लिए बंधन बैंक के एमडी और सीईओ के रूप में इंडियन ओवरसीज बैंक के पूर्व एमडी और सीईओ पार्थ प्रतिम सेनगुप्ता की नियुक्ति को मंजूरी दे दी है।



Ques : State Bank of India will provide a Rs 487.60 Crore loan to which country under the government of India's Indian Development and Economic Assistance Scheme (IDEAS) ?

भारतीय स्टेट बैंक भारत सरकार की भारतीय विकास और आर्थिक सहायता योजना (IDEAS) के तहत किस देश को 487.60 करोड़ रुपये का ऋण प्रदान करेगा?

- (a) Netherland / नीदरलैंड
- (b) Mauritius / मॉरीशस
- (c) Brazil / ब्राजील
- (d) Chad / चाड
- (e) Scotland / स्कॉटलैंड

Answer : Option B

Explanation :

- India has issued a fresh Line of Credit of INR 487.60 crores to the Government of Mauritius to finance a water pipeline replacement project.
- India has granted the first-ever Rs. denominated Line of Credit for project funding to any country through the Indian Development and Economic Assistance Scheme (IDEAS).
- The State Bank of India (SBI) will offer the Mauritius government with a Rs 487.60 crore line of credit to finance a water project. The loan will be used to replace approximately 100 kilometers of old water pipes in Mauritius.

About IDEA scheme :

- The Indian Development and Economic Assistance Scheme (IDEAS) was launched by the Indian government under the name India Development Initiative.
- It was announced in the 2003-2004 budget speech by then-Finance Minister Jaswant Singh, who allocated Rs 200 crore.
- It was subsequently renamed the Indian Development and Economic Assistance Scheme (IDEAS).

About Mauritius :

- Capital : Port Louis
- Currency : Rupee
- Prime Minister : Pravind Jugnauth



Recent News Headlines Related to SBI :

- The State Bank of India (SBI) plans to increase the quick loan scheme's threshold from Rs 5 crore to improve credit availability for the MSME sector.
- The State Bank of India (SBI) has extended the Amrit Kalash and Amrit Vrishti fixed deposit schemes till March 31, 2025.
- The State Bank of India (SBI) chaired a committee to promote co-lending agreements between commercial banks and non-banking financial enterprises. The committee proposed abolishing the 18% Goods and Services Tax (GST) on co-lending-related operations.
- State Bank of India (SBI) has filed a petition under Section 7 of the Insolvency and Bankruptcy Code, 2016, against KM Toll Road Private Limited, a wholly owned subsidiary of Reliance Infrastructure, before the National Company Law Tribunal, Mumbai, for a claim amount of Rs.233.44 crore (including interest).
- State Bank of India (SBI) intends to open 600 branches across the country this fiscal year in an effort to capitalize on economic prospects in growing areas such as major residential townships.
- State Bank of India (SBI) is expected to raise up to Rs.7,500 crore through the issuance of tier-2 bonds
- SBI has approved Rs.10,050 crore for Damodar Valley Corporation's ultra-critical thermal power project.
- The SBI Foundation has launched the 3rd edition of its Asha Scholarship Program, supporting 10,000 meritorious students from underprivileged backgrounds.
- The State Bank of India (SBI) has projected that India's real GDP will grow by 7% year-on-year(YoY) in the Financial year 2024-2025(FY25).
- State Bank of India (SBI) has signed a Memorandum of Understanding (MoU) with Jakson Engineers Limited to promote solar energy adoption across India.
- SBI General Insurance Company Limited (SBI General Insurance) and Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) or HSBC Bank India have entered into a bancassurance partnership for the distribution of non-life insurance products through HSBC India's network.

Ques : Which bank has introduced a 400-day 'Utsav Deposit Scheme' for the festive season, offering 7.30 per cent interest to general citizens?

किस बैंक ने त्योहारी सीज़न के लिए 400-दिवसीय 'उत्सव जमा योजना' शुरू की है, जिसमें आम नागरिकों को 7.30 प्रतिशत ब्याज दिया जाएगा?

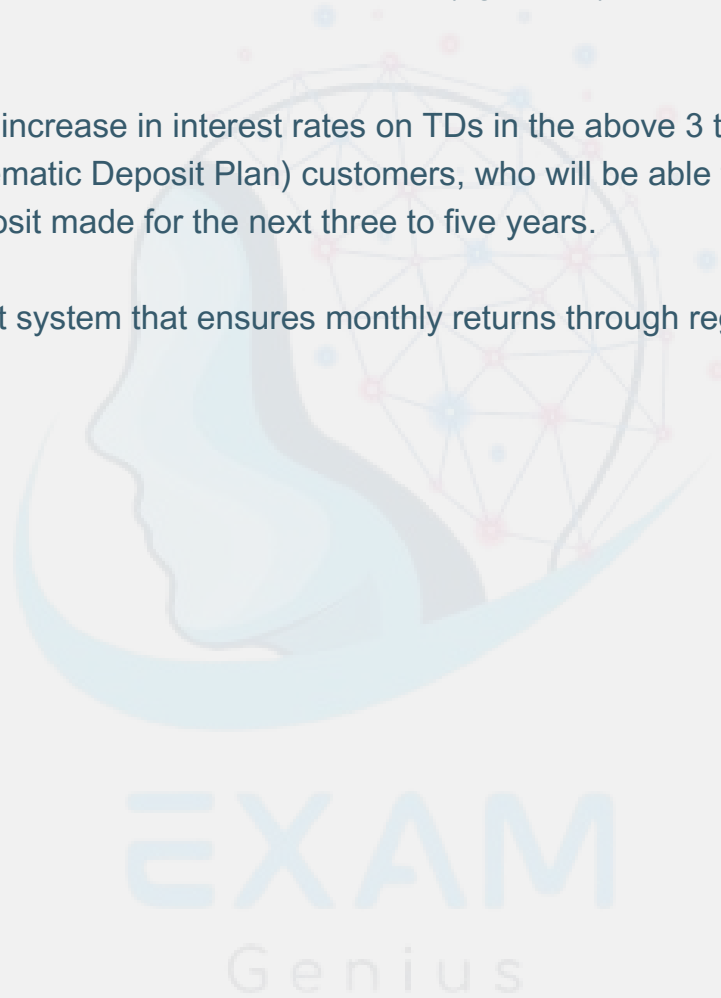
- (a) HDFC Bank / एचडीएफसी बैंक
- (b) Karnataka Bank / कर्नाटक बैंक
- (c) Bank of baroda / बैंक ऑफ बड़ौदा
- (d) Canara Bank / केनरा बैंक
- (e) None of these / इनमें से कोई नहीं

Answer : Option C



Explanation : •

- Bank of Baroda (BoB) has launched a 400-day 'Utsav Deposit Scheme' for the festive season, paying 7.30 percent interest to common citizens, while increasing interest rates on term deposits (TDs) in the above three to five-year bucket from 6.50 percent to 6.80 percent.
- The Utsav Deposit Scheme applies to fixed deposits under Rs.3 crore and gives interest rates of 7.80% for senior citizens, 7.90% for super senior citizens (aged 80+), and up to 7.95% for non-callable accounts.
- The 30 basis points (bps) increase in interest rates on TDs in the above 3 to 5 year bucket will also help the bank's SDP (Systematic Deposit Plan) customers, who will be able to lock in greater interest rates on each monthly deposit made for the next three to five years.
- SDP is a recurrent deposit system that ensures monthly returns through regular savings.





Recent Facilities Launched in Banking & Insurance Sector :

- Magma HDI General Insurance provides 'Double Suraksha,' a comprehensive insurance solution tailored to the demands of people with diverse financial backgrounds.
- Mastercard established a cutting-edge Tech Hub in Pune, Maharashtra, India to promote growth and innovation inside the organization.
- Bank of Baroda (BoB) has launched the 'bob Masterstroke Savings Account' for high-end customers.
- Indian Overseas Bank (IOB), a public-sector lender, has launched eight new Retail Loan Processing Centres (RLPCs) across India.
- Paytm Money has launched a BSE Futures & Options (BSE F&O) trading facility on its platform as part of the Noida-based company's attempts to grow its wealth management and financial services business.
- Reliance Nippon Life Insurance Company Limited has launched a new deferred annuity plan called Reliance Nippon Life Nishchit Pension.
- Arka Fincap Limited, a subsidiary of Kirloskar Oil Engines Limited (KOEL), has launched a new product called 'Uday', which provides Small Ticket Loans Against Property (STLAP).
- Magma HDI, India's leading general insurance provider, has launched OneProtect, a modern personal accident insurance policy.
- Visa has announced the Visa Tokenized Asset technology (VTAP), a technology designed to assist global institutions in issuing stablecoins and fiat-backed tokens.
- Federal Bank, one of India's leading banks has unveiled NPS Vatsalya, a pioneering program inside the National Pension System (NPS) designed exclusively for minors.

Ques : India's Software Services Exports Rise to ____ in 2023-24

भारत का सॉफ्टवेयर सेवा निर्यात 2023-24 में बढ़कर __ हो गया

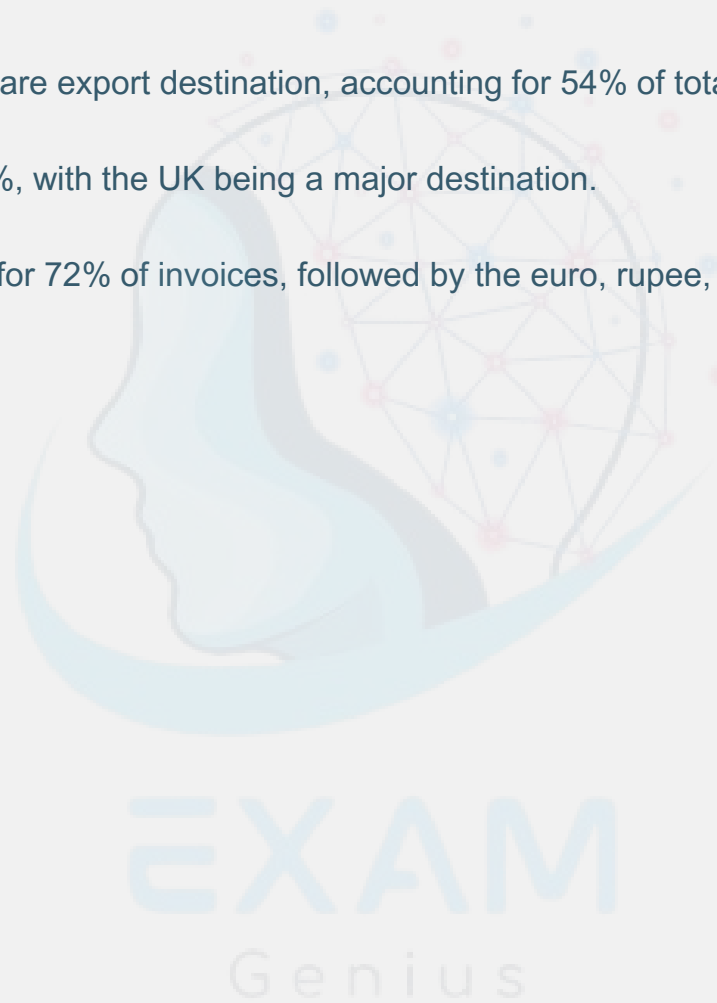
- (a) \$200.2 Billion
- (b) \$205.2 Billion
- (c) \$215.2 Billion
- (d) \$225.2 Billion
- (e) \$235.2 Billion

Answer : Option B



Explanation : •

- According to a Reserve Bank of India (RBI) survey, India's total exports of software services, including those provided by foreign affiliates of Indian enterprises, climbed to \$205.2 billion in 2023-24 from \$200.6 billion in the previous fiscal year.
- In 2023-24, software services exports increased by 2.8% to \$190.7 billion, excluding revenues from abroad commercial presence.
- The US was the top software export destination, accounting for 54% of total exports.
- Europe accounted for 31%, with the UK being a major destination.
- The US dollar accounted for 72% of invoices, followed by the euro, rupee, and pound sterling.





Ques : India's largest payment and API banking firm, Cashfree Payments has received certification from the ____ for its UPI Switch service.

भारत की सबसे बड़ी भुगतान और एपीआई बैंकिंग फर्म, कैशफ्री पेमेंट्स को अपनी यूपीआई स्विच सेवा के लिए _ से प्रमाणन प्राप्त हुआ है।

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

Answer : Option E

Explanation : •

- Cashfree Payments, India's leading payment and API banking firm, has been certified by the National Payments Corporation of India for their UPI Switch service.
- This will enable Cashfree to link directly with any bank's main banking software, resulting in a greater transaction success rate for its merchants.
- Cashfree can settle approximately 12,000 transactions per second with this certification. Cashfree designed this switch in collaboration with NSDL Payments Bank, the sponsor bank.
- This will allow Cashfree to increase transaction success rates by 5%, as well as provide speedier merchant onboarding, instant access to new UPI features, and greater control over the whole payment journey.
- CEO and co-founder of Cashfree Payments - Akash Sinha



Ques : Who Approves Tenders for Rs.1,734 Crore Shimla Ropeway Projects ?
1,734 करोड़ रुपये की शिमला रोपवे परियोजनाओं के लिए निविदाओं को कौन मंजूरी देता है?

- (a) NITI Aayog / नीति आयोग
- (b) SIDBI / सिडबी
- (c) World Bank / विश्व बैंक
- (d) New Development Bank / न्यू डेवलपमेंट बैंक
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation : •

- New Development Bank Approves Tenders for Rs.1,734 Crore Shimla Ropeway Projectsto Himachal Pradesh Ropeways Corporation
- The tender process is expected to begin soon, with plans to complete 50% of the 13.79-km ropeway within two years.
- Himachal Pradesh government will contribute 20% of the project cost. The NDB will fund the remaining 80%, comprising 90% as a subsidy and 10% as a loan
- Construction is scheduled to begin by January 2025, with the goal of making the ropeway operational by 2026 . Shimla Ropeway will span 13.79 kilometers and include 16 stations located at key sites throughout the city

About New Development Bank :

- Established : 2014
- HQ : Shanghai, China
- President Dilma Rousseff



Ques : Who has been honored with a special recognition for his global humanitarian leadership at the 9th Conscious Companies Awards held in Johannesburg, South Africa?
दक्षिण अफ्रीका के जोहान्सबर्ग में आयोजित 9वें कॉन्शियस कंपनी अवार्ड्स में वैश्विक मानवीय नेतृत्व के लिए किसे विशेष सम्मान से सम्मानित किया गया है?

- (a) Baba Ramdev / बाबा रामदेव
- (b) Shalini Shetty / शालिनी शेटी
- (c) Mohanji / मोहनजी
- (d) Bal Krishnan / बाल कृष्णन
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- Mohanji, a prominent humanitarian and spiritual leader, received particular recognition for his global humanitarian leadership at the 9th Conscious Companies Awards in Johannesburg, South Africa.
- The distinguished annual event honors ethical and visionary leaders that exemplify conscious leadership within their enterprises, uniting people, profit, and purpose to benefit all stakeholders and build a better world.
- The Conscious Companies Awards recognize individuals and organizations that promote ethical behavior and sustainable practices, supporting leadership that emphasizes profits while also improving the well-being of people and the environment.



Recent News Headlines Related to Awards & Winners :

- Femina Miss India 2024 : Nikita Porwal, from Madhya Pradesh
- 2024 Sveriges Riksbank Prize in Economic Sciences : Daron Acemoglu, Simon Johnson, and James Robinson
- WAZA Conservation Award : Darjeeling's Padmaja Naidu Himalayan Zoological Park's Red Panda Program
- 2024 Nobel Peace Prize : Nihon Hidankyo, a Japanese organization
- 2024 Nobel Prize in Literature : South Korean novelist Han Kang
- MIDORI Prize for Biodiversity 2024 : Vera Voronova (Kazakhstan) and Ysabel Agustina Calderon Carlos (Peru)
- Nobel Prize in Physics in 2024 : John J. Hopfield and Geoffrey E. Hinton
- 2024 Nobel Prize in Physiology or Medicine : Victor Ambros and Gary Ruvkun
- 2024 Nobel Prize in Chemistry : David Baker, Demis Hassabis, and John M. Jumper
- 25th Lal Bahadur Shastri National Award for Excellence for 2024 : Smt. Rajashree Birla
- Prestigious 2024 SASTRA Ramanujan Prize : Alexander Dunn
- 54th Dadasaheb Phalke Lifetime Achievement Award : Mithun Chakraborty
- Global Prestige Award at the House of Lords in the United Kingdom Parliament : Vinod Bachchan

EXAM
Genius



Ques : Who has been nominated as the New Chief Justice of India (CJI) ?

भारत के नए मुख्य न्यायाधीश (सीजेआई) के रूप में किसे नामित किया गया है?

- (a) Justice B.V. Nagarathna / न्यायमूर्ति बी.वी. नागरत्ना
- (b) Justice Bhushan Ramkrishna Gavai / न्यायमूर्ति भूषण रामकृष्ण गवई
- (c) Justice Sanjiv Khanna / न्यायमूर्ति संजीव खन्ना
- (d) Justice Hrishikesh Roy / न्यायमूर्ति हृषिकेश रॉय
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- Justice Dhananjaya Y Chandrachud has officially started the process of appointing his successor by suggesting Justice Sanjiv Khanna, the Supreme Court's most senior judge, to the Union cabinet.
- Justice Khanna will take over as Chief Justice of India (CJI) on November 11, following Justice Chandrachud's resignation on November 10.
- According to the present memorandum of procedure (MoP), the most senior Supreme Court judge who is judged fit is appointed as the Chief Justice of India. This practice led to the recommendation of Justice Khanna's name.
- Justice Khanna, who would become the 51st Chief Justice of India, is scheduled to serve until his retirement on May 13, 2025, a period of almost six months.
- In 1983, he joined the Bar Council of Delhi and began practicing law in the Tis Hazari district courts before going on to the Delhi High Court.
- Justice Khanna was appointed an additional judge of the Delhi High Court in 2005, and he became a permanent judge in 2006.
- Justice Khanna also joined a five-judge panel that deemed the electoral bond Scheme unlawful earlier last year, agreeing that anonymous donations through electoral bonds violate the public's right to knowledge, which is a critical component of informed voting.





Recent Appointment in different departments :

- Manoj Kumar Dubey : CEO, Chairman, and Managing Director of Indian Railways Financial Corporation
- Sanath Jayasuriya : Head coach of Sri Lanka men's cricket team
- Manish Tiwary : Managing Director of Nestlé India Limited
- Anil Kumar Gupta : Member (Planning) on the Board of Airports Authority of India
- Noel Tata : Chairman of Tata Trusts
- Prasanth Kumar : president of the Advertising Agencies Association of India (AAAI)
- JP Nadda : Chairperson of the 77th session of WHO's Regional Committee for Southeast Asia
- L Satya Srinivas : CEO of the public procurement platform Government e-Marketplace (GeM)
- Sharad Kumar : BCCI's Anti-Corruption Unit
- Prakash Man Singh Raut : Chief Justice of Nepal (Replaced Bishowambhar Prasad Shrestha)
- Udhayanidhi Stalin : Deputy Chief Minister of Tamil Nadu
- Nand Kishore : Chairman and Managing Director (CMD) of IL&FS Group (Replaced CS Rajan)
- Indra Sena Reddy Nallu : Acting Governor of Mizoram (Replaced Dr. Hari Babu Kambhampati)
- M V Shreyams Kumar : President of The Indian Newspaper Society (INS) (Replace Rakesh Sharma)
- Shri AK Saxena : Chairman and Managing Director at RINL (Rashtriya Ispat Nigam Limited) (Replaced Atul Bhatt)
- Lt Gen Muhammad Asim Malik : Director General of Pakistan's ISI (Replaced Lt Gen Nadeem Anjum)
- Board of directors of Stability AI : James Cameron
- Alok Ranjan : Chief of the National Crime Records Bureau (NCRB) (He Replaced Vivek Gogia)
- Amit Garg : Head of Sardar Vallabhbhai Patel National Police Academy (SVPNPA)



Ques : Nima Rinji Sherpa, made history by becoming the youngest person to summit all 14 of the world's 8,000- meter (26,246-foot) peaks. He is from which country ?

नीमा रिनजी शेर्पा ने दुनिया की 8,000 मीटर (26,246 फुट) ऊंची सभी 14 चोटियों पर चढ़ने वाले सबसे कम उम्र के व्यक्ति बनकर इतिहास रच दिया। वह किस देश से है?

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

Answer : Option B

Explanation : •

- Nima Rinji Sherpa, an 18-year-old Nepali mountaineer, made history as the youngest person to summit all 14 of the world's 8,000-meter peaks.
- He achieved a spectacular feat by reaching the summit of Tibet's Shisha Pangma at 26,335 feet. Nima Rinji Sherpa summited Tibet's 26,335-foot Shisha Pangma.
- This ascent marked the end of his mission to conquer all 14 of the world's "eight-thousanders."
- Mingma Gyabu "David" Sherpa, a 30-year-old Nepali climber, set the record for summing all 14 of the world's highest peaks in 2019.



Ques : The Supreme Court (SC) of India has unveiled a redesigned version of the 'Lady Justice' statue. In statue what is replaced by sword ?

भारत के सर्वोच्च न्यायालय (एससी) ने 'लेडी जस्टिस' प्रतिमा के पुनः डिज़ाइन किए गए संस्करण का अनावरण किया है। मूर्ति में तलवार के स्थान पर क्या रखा गया है?

- (a) National flag / राष्ट्रीय ध्वज
- (b) Law Book / कानून पुस्तक
- (c) Bhagwat gita / भागवत गीता
- (d) Pen / कलम
- (e) Constitution of India / भारत का संविधान

Answer : Option E

Explanation : •

- The Supreme Court (SC) of India has presented a modified version of the 'Lady Justice' statue, a notable break from its colonial roots.
- Traditionally pictured with a blindfold and a sword, the new monument now portrays 'Lady Justice' with open eyes and the Indian Constitution in place of the sword, signifying the judiciary's devotion to constitutional ideals and justice that "sees everyone equally".
- The sword had previously signified authority and punishment; its replacement by the Constitution represents a shift toward a more principled and balanced approach to justice.
- The updated statue now stands proudly in the judges' library, embodying a justice system that is aware, vigilant, and inclusive.



Ques : Dr. P. Venugopal passed away recently at the age of 82. He was awarded the Padma Bhushan in which year ?

डॉ. पी. वेणुगोपाल का हाल ही में 82 वर्ष की आयु में निधन हो गया। उन्हें किस वर्ष पद्म भूषण से सम्मानित किया गया था?

- (a) 1995
- (b) 1996
- (c) 1997
- (d) 1998
- (e) 1999

Answer : D

Explanation : •

- Dr. P. Venugopal, former Director of AIIMS and renowned heart surgeon, passed away peacefully at the age of 82.
- After training in open-heart surgery in the US, he established the first clinic at AIIMS in 1974.
- In 2003, he became the head of AIIMS and established the Cardiothoracic Sciences Centre, which hosted pioneering surgeries such as India's first heart transplant on August 3, 1994.
- Venugopal received the Padma Bhushan in 1998 for his major contributions to medicine.
- He co-authored Heartfelt, a book published in 2023 about his pioneering work in cardiac surgery.





Ques : Which state government develop the Kaimur Wildlife Sanctuary (KWLS) into a tiger reserve ?

किस राज्य सरकार ने कैमूर वन्यजीव अभयारण्य (KWLS) को बाघ अभयारण्य के रूप में विकसित किया है?

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option D

Explanation : •

- The central government has given preliminary approval for Bihar's second tiger reserve in Kaimur district. The Bihar government proposed developing the Kaimur Wildlife Sanctuary (KWLS) into a tiger reserve.
- The Valmiki Tiger Reserve (VTR) in West Champaran was the sole tiger reserve in Bihar until now. VTR now houses 54 tigers, above the optimal limit of 45.
- Kaimur has the largest forests in Bihar, spanning 1,134 square kilometers.
- These areas are connected to wildlife corridors in Jharkhand, Uttar Pradesh, and Madhya Pradesh, making them important tiger habitats.
- The core zone for prime tiger habitat has been reduced to 450 square kilometers from the original proposal of 900 square kilometers.



Recent News Headlines related to Tiger reserves

- According to 'EnviStats India-2024' report Nagarjunsagar Srisailem Tiger Reserve (NSTR) has been ranked first for its leopard population.
- Tadoba Andhari Tiger Reserve in the Chandrapur district in Maharashtra is going to introduce a ropeway safari for the first time. It is the largest and oldest Tiger Reserve of Maharashtra.
- The forest department organised its first 'Cyclothon' recently to celebrate World Wildlife Week 2024 at the buffer zone of the Kawal Tiger Reserve in Telangana. Government of India declared Kawal Wildlife Sanctuary a Tiger Reserve in 2012.
- The Ratapani Sanctuary is stretching its arms to get the status of a tiger reserve. It is Situated in Raisen and Sehore districts of Madhya Pradesh, it spreads over 825.90 sq km.
- The National Tiger Conservation Authority (NTCA) has been told by forest officials at the Palamau Tiger Reserve that Naxals have invaded the area.
- 'Dark Sky Park' has made Pench Tiger Reserve in Maharashtra the first tiger reserve in India and the fifth in Asia.
- A cutting-edge artificial intelligence (AI) technology for the early detection of forest fires was recently introduced by Pench Tiger Reserve.
- By the end of the year, Bihar will have another tiger reserve, the Kaimur Wildlife Sanctuary, in the Kaimur district, following the Valmiki Tiger Reserve (VTR) in the West Champaran district.
- The creation of the Special Tiger Protection Force for the three Tiger Reserves in Arunachal Pradesh has been approved.
- The National Tiger Conservation Authority (NTCA) approved a proposal to establish India's 54th tiger reserve in the districts of Karauli and Dholpur in Rajasthan.
- The Veerangana Durgavati Tiger Reserve rises to rank seventh in Madhya Pradesh and 55th overall in India.
- The Bihar government has begun exploring the constitution of the Rhino Task Force to Conserve the Rhino species in Valmiki Tiger Reserve.
- The Odisha government has announced the development of the world's first melanistic tiger safari.





Ques : Where was the 19th International Conference of Drug Regulatory Authorities meeting held?

औषधि नियामक प्राधिकारियों की 19वीं अंतर्राष्ट्रीय सम्मेलन बैठक कहाँ आयोजित की गई?

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

Answer : Option B

Explanation : •

- Union Minister of Health and Family Welfare Jagat Prakash Nadda opened the 19th International Conference of Drug Regulatory Authorities (ICDRA).
- The event, hosted for the first time in India from October 14th to 18th by the Central Drugs Standard Control Organization (CDSCO), Ministry of Health and Family Welfare, in collaboration with the World Health Organization (WHO), brought together regulatory authorities, policymakers, and health officials from over 194 WHO member states.
- The 5-day conference will include a variety of informative sessions where regulatory authorities and industry experts will discuss critical problems influencing global pharmaceuticals and medical device regulation.



Recent News Headlines Related to Summits / conference

- The first phase of the Second Army Commanders' Conference for 2024 was held in a hybrid manner in Gangtok, Sikkim.
- The second phase of the Army Commanders' Conference will take conducted in Delhi on October 28th and 29th.
- Malaysia will host the 2025 Association of Southeast Asian Nations (ASEAN) Summit meeting.
- The 7th India-Argentina Joint Commission meeting, co-chaired by Dr S Jaishankar and Ms Diana Mondino, was held in New Delhi.
- The 12th meeting of the India-UAE High-Level Joint Task Force on Investments (HLJTFI) was held in Mumbai, Maharashtra.
- Madhya Pradesh government has launched the Ekal Nari scheme, where free education is provided to children of widows and single women.
- President Murmu attended the Global Summit on 'Spirituality for Clean and Healthy Society', organized by Prajapita Brahma Kumaris Ishwariya Vishwa Vidyalaya in Mount Abu, Rajasthan, on October 4, 2024.
- The World Telecommunication Standardization Assembly (WTSA) of International Telecommunication Union (ITU) and inaugurated the 8th edition of the India Mobile Congress 2024 will be held in New Delhi from October 14 to 24, 2024. It has been held every four years since 2002.
- The World Green Economy Forum launched in Dubai, bringing together global leaders to address environmental challenges.
- The Conference on Maritime Decarbonization in India, co-hosted by the Ministry of Ports and the Asian Development Bank, concluded in New Delhi.
- Ayush Medical Value Travel Summit 2024 Organised by Ministry of Ayush, Ministry of Tourism, the Government of Maharashtra in Mumbai.
- The 12th International Film Festival and Forum on Environment and Wildlife, Vatavaran, has begun at Paryavaran Bhawan in New Delhi.
- The Union Telecom Minister organized a meeting with the seven working groups of the Bharat 6G Alliance, indicating the upcoming launch of 6G in India.
- Lok Sabha Speaker Om Birla has opened the 21st Commonwealth Parliamentary Association (CPA) Zone III Conference in Aizawl, Mizoram.



Ques : The Indian Railway Board has reduced the deadline for advance booking of trains from 120 days to ____.

भारतीय रेलवे बोर्ड ने नई समय सीमा के साथ ट्रेनों की अग्रिम बुकिंग की समय सीमा 120 दिन से घटाकर ____ कर दी है।

- (a) 50 days
- (b) 60 days
- (c) 80 days
- (d) 90 days
- (e) 100 days

Answer : Option B

Explanation : •

- The Railway Board has cut the time limit for advance train booking from 120 days to 60 days, effective November 1.
- The Railways emphasized that bookings made under the current 120-day ARP before October 31 will still be valid. It also said that cancellations made after the new 60-day ARP will still be accepted.
- Certain daytime express trains, such as the Taj Express and Gomti Express, have different advance reservation limits, therefore the amended revisions will not apply to them.
- Furthermore, international tourists will still be able to book 365 days in advance.
- The modern train ticket purchasing system allows users to easily plan their journeys. Previously, the Railways provided this opportunity up to 120 days (four months) before the journey date.



Ques : India's Textiles Sector Targets \$350 Billion by which year ?

भारत के कपड़ा क्षेत्र का लक्ष्य किस वर्ष तक 350 बिलियन डॉलर का है?

- (a) 2026
- (b) 2027
- (c) 2028
- (d) 2029
- (e) 2030

Answer : Option E

Explanation : •

- According to India's trade data for August 2024, the Ready-Made Garments (RMG) category of textile exports is expected to expand by 11% year on year.
- India's textile business is projected to reach USD 350 billion by 2030, owing to its natural strengths and a supportive policy framework for investment and export.
- The PM Mega Integrated Textile Region and Apparel (PM MITRA) Park concept is estimated to attract over Rs. 90,000 crore in investment during the next 3-5 years.



Ques : Omar Abdullah Sworn as chief minister of which UT/ state ?

उमर अब्दुल्ला ने किस केंद्र शासित प्रदेश/राज्य के मुख्यमंत्री के रूप में शपथ ली?

- (a) Tripura / त्रिपुरा
- (b) Arunachal Pradesh / अरुणाचल प्रदेश
- (c) Jammu and Kashmir / जम्मू और कश्मीर
- (d) Assam / असम
- (e) Meghalaya / मेघालय

Answer. : Option C

Explanation : •

- Omar Abdullah, of the National Conference party, was sworn in as the first chief minister of Jammu & Kashmir.
- Along with Omar Abdullah, five ministers were sworn in: four from the National Conference Party and one independent.
- Surinder Kumar Choudhary, a National Conference MLA from the Jammu region, was sworn in as deputy chief minister.
- The president has ruled Jammu and Kashmir since the dissolution of the PDP-BJP coalition government in 2018. The President renounced his rule after six years on October 13, 2024.
- Omar Abdullah has been sworn in as Jammu and Kashmir's chief minister for the second time. He became chief minister of Jammu & Kashmir for the first time in January 2009 and served until January 8, 2014.



Ques : THAAD Missile System developed by which country ?

THAAD मिसाइल प्रणाली किस देश द्वारा विकसित की गई?

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

Answer : Option D

Explanation : •

- Recent News : The US plans to deploy the Terminal High Altitude Area Defence (THAAD) missile defense system to Israel as it intensifies its military assault against Hezbollah militants in Lebanon.
- This missile defense system targets and destroys short, medium, and intermediate-range ballistic missiles at their final phase of flight.
- It uses a "hit to kill" method, blasting missiles when they enter their target zone during descent. Range from 150-200 kilometers (93-124 miles).
- The US developed it following their experience with Iraq's Scud missile assaults during the 1991 Persian Gulf War. In 2008, the United States deployed an early missile warning radar, part of the THAAD system, to Israel.



Ques : What is the rank of india in Global Hunger Index 2024 ?

ग्लोबल हंगर इंडेक्स 2024 में भारत का स्थान क्या है?

- (a) 101
- (b) 102
- (c) 103
- (d) 104
- (e) 105

Answer : Option E

Explanation : •

- Global Hunger Index (GHI) 2024 19th Edition Published by International Food Policy Research Institute (IFPRI) , Concern Worldwide and Welthungerhilfe.
- India scored 105th out of 127 countries in the 2024 Global Hunger Index. Along with Pakistan and Afghanistan, it is among 42 countries classified as "serious" for hunger levels.
- India's 2024 Global Hunger Index score of 27.3 indicates acute hunger.

Ranking of top 5 & last country :

- 1 Belarus
- 2 Bosnia and Herzegovina
- 3 Chile
- 4 China
- 5 Costa Rica
- 105 India
- 109 Pakistan
- 116 Afghanistan
- 127 Somalia



India's Rankings in Different Indices

- State of Global Water Resource Report is an annually published by the World Meteorological Organization (WMO) : 2023 was the driest year for global rivers in over three decades
- 2024 Hurun India under 35s 1st Edition Published by Hurun India : Ankush Sachdeva (ShareChat), Parita Parekh (Toddle)
- Asia Power Index Published by Lowy Institute : India (3rd), United States (top)
- World Intellectual Property Organisation announced the 17th edition of the Global Innovation Index : India (39th), Switzerland (top)
- LinkedIn's Top Startups India List 2024 : Zepto
- Asian Power Index Report 2024 released recently by the Australian think tank Lowy Institute : India third most powerful country. United States (1st) and China (2nd)
- World's Best Companies 2024 list Published by USA based TIME Magazine : HCL Technologies Limited (India 112th rank), Apple (Top)
- 2024 Megahubs report 10th Edition Published by Official Airline Guide (OAG) : Indira Gandhi International Airport (IGIA) in New Delhi (Delhi) (24th), London Heathrow Airport (LHR) (UK)(top)
- State Food Safety Index (SFSI) 2024 6th Edition Published by FSSAI : Kerala (top), Tamil Nadu (2nd), Jammu Kashmir (3rd)
- S&P Global's "India Forward: Emerging Perspectives" report : India would become the world's third largest economy by FY31
- 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)





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

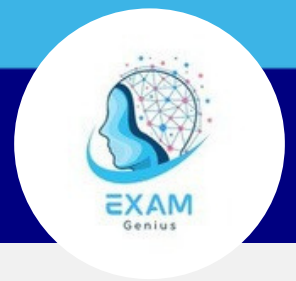
राष्ट्रीय एकता दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option C

Explanation : •

- Every year on October 20, India celebrates National Solidarity Day to honor the soldiers who served in the 1962 Sino-Indian War.
- The Sino-Indian War, also called the China-India War, lasted from October to November 1962. The conflict began with a series of border skirmishes and territory disputes.
- On October 20, 1962, China launched a devastating offensive, defeating India and causing territorial losses, most notably Aksai Chin.
- In 1966, a committee appointed by then-Prime Minister Indira Gandhi designated October 20 as National Solidarity Day to commemorate troops and their families who died in conflicts.



Important days :

- 1 October : International Day of the Elderly (Theme 2024: Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older People Worldwide)
- 1 October : World Vegetarian Day (Theme 2024 : Mix It Up)
- 1 October : International Coffee Day (Theme 2024 – Coffee, Your Daily Ritual, Our Shared Journey)
- 1 October : International Day of Non-Violence
- 4 October : Animal Welfare Day (Theme 2024: The World Is Their Home Too)
- 4 October to 10 October : World Space Week (Theme 2024: Space & Climate Change)
- 4 October : World Smile Day (Theme 2024 – Do an act of kindness)
- 5 October : World Teachers' Day (Theme 2024 - Valuing Teacher Voices: Towards a New Social Contract in Education)
- 6 October : World Cerebral Palsy Day (Theme 2024: Uniquely CP)
- 7 October : World Cotton Day (Theme 2024: Cotton for Good)
- 7 October : World Habitat Day (Theme 2024: Engaging Youth to Build a Better Urban Future.)
- 8 October : Indian Air Force Day (Theme 2024: "Bharatiya Vayusena: Saksham, Sashakt aur Aatmnirbhar" (Potent, Powerful, and Self-Reliant)
- 9 October : World Post Day (Theme 2024: 150 Years of Enabling Communication and Empowering People Across Nations)
- 10 October : World Mental Health Day (Theme 2024: Mental Health at Work)
- 10 October (second Thursday of October) : World Sight Day (Theme 2024 – Children, Love Your Eyes)
- 11 October : International Day of the Girl Child (Theme 2024: Girls' Vision for the Future)
- 11 October (second Friday of October) : World Egg Day (Theme 2024 – United by Eggs)
- 12 October : World Arthritis Day
- 13 October : International Day for Disaster Risk Reduction (Theme 2024: Empowering the Next Generation for a Resilient Future)
- 12 October (second Saturday of May and October) : World Migratory Bird Day (Theme: Protect Insects and Birds)
- 14 October : World Standards Day (Theme 2024 – Shared Vision for a Better World: Standards for the Changing Climate)
- 15 October : World White Cane Day (Theme 2024 – Promoting Inclusion: Celebrating Abilities and Advocating Access for People)
- 15 October : International Day of Rural Women and Rashtriya Mahila Kisan Diwas (National Women Farmer's Day) (Theme 2024: Rural Women Cultivating Good Food for All)
- 15 October : World Students' Day (Theme 2024: Empowering Students to Be Agents of Change)
- 15 October : Global Handwashing Day (Theme 2024 – Why are clean hands still important)
- 16 October : World Anaesthesia Day (Theme 2024: Workforce Well-Being.)
- 16 October : World Food Day (Theme 2024: The Right to Food for a Better Life and Future)
- 17 October : International Day for the Eradication of Poverty (Theme 2024 - Breaking Barriers and Building Bridges: Working Together for Equality and Inclusion)





IMPORTANT ONE – LINER Current Affairs

Martin Schlegel appointed as Chairman of the Governing Board of the Swiss National Bank(SNB). He Replaced Thomas Jordan.

The Union Government has released the first instalment of the 15th Finance Commission grants for the FY 2024–25 to the Rural Local Bodies (RLBs) in Andhra Pradesh and Rajasthan.

The World Trade Organization (WTO) has decreased its growth prediction for the volume of global commercial trade in 2025 to 3% from 3.3%, due to growing conflict in the West Asia region.

The Indian Naval Ship Shardul, part of the First Training Squadron of the Indian Navy, arrived at Port Mina Rashid, Dubai, UAE, on October 12, 2024, as part of its Long Range Training Deployment.

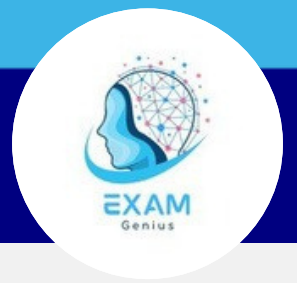
Four MoUs signed during President Droupadi Murmu's visit to Mauritania. It is the first visit to Mauritania by an Indian leader. MoUs are Training of diplomats, Cultural exchange, Visa exemption and Foreign Office consultations.

President Droupadi Murmu was awarded an Honorary Doctorate in Political Science by Sidi Abdellah Science and Technology Pole University in Algiers.

Pankaj Advani, the only player to have won world titles in all billiards and snooker formats, won the Singapore Open by defeating Jaden Ong in 5-1 frames.

21-year-old Tanya Hemanth of India won the 2024 Bendigo International badminton tournament women's singles final. She defeated Tung Ciou-tong of Chinese Taipei in the final at Bendigo, Australia, in straight sets 21-17, 21-17.

Martin Schlegel Appointed as Chairman of the Governing Board of the Swiss National Bank(SNB). He Replaced Thomas Jordan.



मह वपूण एक-पं करंट अफेयस

मार्टिन श्लेगल को स्विस् नेशनल बैंक (एसएनबी) के गवर्निंग बोर्ड के अध्यक्ष के रूप में नियुक्त किया गया। उन्होंने थॉमस जॉर्डन का स्थान लिया।

केंद्र सरकार ने आंध्र प्रदेश और राजस्थान में ग्रामीण स्थानीय निकायों (आरएलबी) को वित्त वर्ष 2024-25 के लिए 15वें वित्त आयोग अनुदान की पहली किस्त जारी कर दी है।

विश्व व्यापार संगठन (डब्ल्यूटीओ) ने पश्चिम एशिया क्षेत्र में बढ़ते संघर्ष के कारण 2025 में वैश्विक वाणिज्यिक व्यापार की मात्रा के लिए अपनी वृद्धि भविष्यवाणी को 3.3% से घटाकर 3% कर दिया है।

भारतीय नौसेना जहाज शार्दुल, भारतीय नौसेना के पहले प्रशिक्षण स्क्वाड्रन का हिस्सा, अपनी लंबी दूरी की प्रशिक्षण तैनाती के हिस्से के रूप में 12 अक्टूबर, 2024 को पोर्ट मीना राशिद, दुबई, संयुक्त अरब अमीरात में पहुंचा।

राष्ट्रपति द्रौपदी मुर्मू की मॉरिटानिया यात्रा के दौरान चार समझौता ज्ञापनों पर हस्ताक्षर किए गए। यह किसी भारतीय नेता की मॉरिटानिया की पहली यात्रा है। एमओयू राजनयिकों का प्रशिक्षण, सांस्कृतिक आदान-प्रदान, वीजा छूट और विदेश कार्यालय परामर्श हैं।

राष्ट्रपति द्रौपदी मुर्मू को अल्जीयर्स में सिदी अब्देल्लाह विज्ञान और प्रौद्योगिकी पोल विश्वविद्यालय द्वारा राजनीति विज्ञान में मानद डॉक्टरेट की उपाधि से सम्मानित किया गया।

सभी बिलियर्ड्स और स्नूकर प्रारूपों में विश्व खिताब जीतने वाले एकमात्र खिलाड़ी पंकज आडवाणी ने जेडन ऑग को 5-1 फ्रेम में हराकर सिंगापुर ओपन जीता।

भारत की 21 वर्षीय तान्या हेमंथ ने 2024 बेंडिंगो इंटरनेशनल बैडमिंटन टूर्नामेंट महिला एकल फाइनल जीता। उन्होंने ऑस्ट्रेलिया के बेंडिंगो में फाइनल में चीनी ताइपे की तुंग सिओ-टोंग को सीधे सेटों में 21-17, 21-17 से हराया।

मार्टिन श्लेगल को स्विस् नेशनल बैंक (एसएनबी) के गवर्निंग बोर्ड के अध्यक्ष के रूप में नियुक्त किया गया। उन्होंने थॉमस जॉर्डन का स्थान लिया।



Ques : Where is the Headquarter of Insurance Regulatory and Development Authority of India ?

भारतीय बीमा नियामक एवं विकास प्राधिकरण का मुख्यालय कहाँ 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 :

- Freo, a digital banking company backed by Peak XV, has obtained a corporate agent license from the Insurance Regulatory and Development Authority of India (IRDAI).
- This license enables Freo to provide insurance products on its platform.
- A neo bank is a digital bank that provides financial services online or via mobile app, with no physical branches. Neo banks are sometimes referred to as fintech, challenger, or digital banks.
- Alongside insurance, Freo will continue to provide digital banking services such as UPI payments, savings accounts, and credit products.

About IRDAI :

- Established : 1999
- HQ : Hyderabad
- Chairman : 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.



Ques : Which Bank Introduces Mahila Shaksham Scheme to Empower Women Entrepreneurs ?

महिला उद्यमियों को सशक्त बनाने के लिए कौन सा बैंक महिला सक्षम योजना शुरू करता है?

- (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 B

Explanation :

- The public sector Indian Overseas Bank (IOB) has started the 'Mahila Shaksham' plan to fund individual women members of Self-Help Groups (SHGs).
- The project is consistent with the Centre's Deendayal Antyodaya Yojana - National Rural Livelihoods Mission initiative.
- The project intends to empower women entrepreneurs by ensuring their financial independence.
- It is part of the Ministry of Rural Development's 'Lakhpati Didi Yojana', which aims to improve the financial situation of women SHG members.
- It Offers credit support of up to Rs.10 lakh to individual members participating in the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission.

About IOB :

- Founded : 10 February 1937
- Headquarters : Chennai, Tamil Nadu, India
- MD & CEO : Ajay Kumar Srivastava
- Tagline : Good people to grow with



Recent Facilities Launched in Banking & Insurance Sector :

- Bank of Baroda (BoB) has launched a 400-day 'Utsav Deposit Scheme' for the festive season, paying 7.30 percent interest to common citizens, while increasing interest rates on term deposits (TDs) in the above three to five-year bucket from 6.50 percent to 6.80 percent.
- Magma HDI General Insurance provides 'Double Suraksha,' a comprehensive insurance solution tailored to the demands of people with diverse financial backgrounds.
- Mastercard established a cutting-edge Tech Hub in Pune, Maharashtra, India to promote growth and innovation inside the organization.
- Bank of Baroda (BoB) has launched the 'bob Masterstroke Savings Account' for high-end customers.
- Indian Overseas Bank (IOB), a public-sector lender, has launched eight new Retail Loan Processing Centres (RLPCs) across India.
- Paytm Money has launched a BSE Futures & Options (BSE F&O) trading facility on its platform as part of the Noida-based company's attempts to grow its wealth management and financial services business.
- Reliance Nippon Life Insurance Company Limited has launched a new deferred annuity plan called Reliance Nippon Life Nishchit Pension.
- Arka Fincap Limited, a subsidiary of Kirloskar Oil Engines Limited (KOEL), has launched a new product called 'Uday', which provides Small Ticket Loans Against Property (STLAP).
- Magma HDI, India's leading general insurance provider, has launched OneProtect, a modern personal accident insurance policy.

Ques : Indian Renewable Energy Development Agency Limited (IREDA) established in which year ?

भारतीय नवीकरणीय ऊर्जा विकास एजेंसी लिमिटेड (आईआरईडीए) की स्थापना किस वर्ष हुई?

- (a) 1985
- (b) 1986
- (c) 1987
- (d) 1988
- (e) 1999

Answer : Option C



Explanation : •

- The Indian Renewable Energy Development Agency Limited (IREDA) has acquired in-principle clearance from the Department of Investment and Public Asset Management (DIPAM) to establish a wholly-owned subsidiary for retail and B2B business in the renewable energy sector.
- The focus will be on growing renewable energy sectors, including EVs, energy storage, green technologies, sustainability, and energy efficiency.

About IREDA :

- Established : 1987
- HQ : New Delhi
- CMD : Pradip Kumar Das





Ques : PB Fintech Subsidiary Receives __ Approval to Launch 'Account Aggregator' Business.

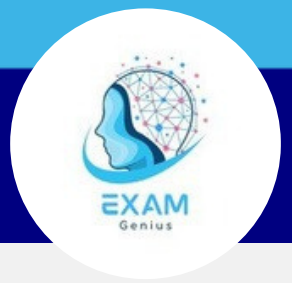
पीबी फिनटेक सहायक कंपनी को 'अकाउंट एग्रीगेटर' व्यवसाय शुरू करने के लिए भारतीय रिजर्व बैंक की मंजूरी मिली

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

Answer : Option B

Explanation : •

- The RBI granted a 'Certificate of Registration' (CoR) to PB Fintech's wholly-owned subsidiary, PB Financial Account Aggregators Private Limited, allowing it to start its 'Account Aggregator' operation.
- PB Financial Account Aggregators will operate as a non-banking financial institution (NBFC) that does not take public deposits, subject to the RBI's CoR. The CoR is valid from October 18, 2024.
- Account aggregators enable clients to accept various payment methods, including debit cards, credit cards, cardless EMI, UPI, bank transfers, e-wallets, and e-mandates.



Ques : HDFC bank has inaugurated its first branch in which country after receiving a wholesale banking license ?

थोक बैंकिंग लाइसेंस प्राप्त करने के बाद एचडीएफसी बैंक ने किस देश में अपनी पहली शाखा का उद्घाटन किया है?

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

Answer : Option D

Explanation : •

- HDFC Bank has launched its first branch in Singapore, as part of its worldwide expansion strategy.
- The Monetary Authority of Singapore (MAS) has granted the bank a wholesale banking license, starting October 15, 2024. The bank will provide a range of financial services to Singapore residents.
- HDFC now has five foreign branches: Hong Kong, Bahrain, Dubai, and Singapore, as well as an IFSC Banking Unit in Gujarat's foreign Finance Tech City.
- The bank has representative offices in Nairobi, Abu Dhabi, Dubai, and London.

About HDFC Bank :

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



Ques : Insurance Regulatory and Development Authority of India Extends IFRS 17 Implementation Deadline to ____

भारतीय बीमा विनियामक और विकास प्राधिकरण ने IFRS 17 कार्यान्वयन की समय सीमा ____ तक बढ़ा दी है

- (a) FY25
- (b) FY26
- (c) FY27
- (d) FY28
- (e) FY29

Answer : Option C

Explanation : •

- The Insurance Regulatory and Development Authority of India (Irdai) has directed both bank-sponsored and non-bank-sponsored insurance businesses to apply IFRS 17 regulations by FY27, giving these companies enough time to prepare.
- Previously, Irdai had set an FY25 deadline for implementing IFRS 17 in the insurance industry.

About IFRS 17 :

- IFRS 17 (International Financial Reporting Standard 17) is an accounting standard that provides a framework for reporting insurance contracts.
- It establishes criteria for the classification of assets and liabilities in the insurance industry and seeks to promote consistency in principles for reporting insurance contracts.
- The International Accounting Standards Board (IASB) created IFRS 17, which went into effect on January 1, 2023.
- IRDAI has reconstituted an Expert Committee to oversee the implementation of Ind AS 117 or IFRS 17.



Ques : Which bank Raise Rs.5,000 Crore via AT-I Bonds ?

कौन सा बैंक AT-I बांड के माध्यम से 5,000 करोड़ रुपये जुटाता 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 : •

- SBI intends to issue Rs.5,000 crore in the domestic debt capital market via non-convertible, perpetual, subordinated, unsecured Basel III-compliant Additional Tier I (AT-I) notes.
- The base issue size is Rs.2,000 crore, with a green shoe option of Rs.3,000 crore, allowing for a total of up to Rs.5,000 crore.
- The AT-I bonds have been rated AA+ by domestic rating agencies CRISIL and CARE.
- In September 2024, SBI had raised Rs.7,500 crore through Tier-II bonds to strengthen its capital base.

About SBI :

- Established : 1 July 1955
- Headquarters : Mumbai, Maharashtra, India
- Chairman : Challa Sreenivasulu Setty



Recent News Headlines Related to SBI :

- The State Bank of India (SBI) will offer the Mauritius government with a Rs 487.60 crore line of credit to finance a water project.
- The State Bank of India (SBI) plans to increase the quick loan scheme's threshold from Rs 5 crore to improve credit availability for the MSME sector.
- The State Bank of India (SBI) has extended the Amrit Kalash and Amrit Vrishti fixed deposit schemes till March 31, 2025.
- The State Bank of India (SBI) chaired a committee to promote co-lending agreements between commercial banks and non-banking financial enterprises. The committee proposed abolishing the 18% Goods and Services Tax (GST) on co-lending-related operations.
- State Bank of India (SBI) has filed a petition under Section 7 of the Insolvency and Bankruptcy Code, 2016, against KM Toll Road Private Limited, a wholly owned subsidiary of Reliance Infrastructure, before the National Company Law Tribunal, Mumbai, for a claim amount of Rs.233.44 crore (including interest).
- State Bank of India (SBI) intends to open 600 branches across the country this fiscal year in an effort to capitalize on economic prospects in growing areas such as major residential townships.
- State Bank of India (SBI) is expected to raise up to Rs.7,500 crore through the issuance of tier-2 bonds
- SBI has approved Rs.10,050 crore for Damodar Valley Corporation's ultra-critical thermal power project.
- The SBI Foundation has launched the 3rd edition of its Asha Scholarship Program, supporting 10,000 meritorious students from underprivileged backgrounds.
- The State Bank of India (SBI) has projected that India's real GDP will grow by 7% year-on-year(YoY) in the Financial year 2024-2025(FY25).
- State Bank of India (SBI) has signed a Memorandum of Understanding (MoU) with Jakson Engineers Limited to promote solar energy adoption across India.
- SBI General Insurance Company Limited (SBI General Insurance) and Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) or HSBC Bank India have entered into a bancassurance partnership for the distribution of non-life insurance products through HSBC India's network.
- State Bank of India (SBI), the country's largest lender, reported a muted growth in its net profit of 0.89% year-on-year (Y-o-Y) for April-June 2024



Ques : India and which country developed 'The Fishing App' to help the fishermen communities of Kerala?

भारत और किस देश ने केरल के मछुआरा समुदायों की मदद के लिए 'द फिशिंग ऐप' विकसित किया?

- (a) Spain / स्पेन
- (b) Italy / इटली
- (c) Brazil / ब्राजील
- (d) UK / यूके
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation : •

- Researchers from India and the UK collaborated to create The Fishing App, a mobile platform for small-scale fishermen, to address dwindling fish stocks on Kerala's coast.
- This effort aims to improve fishing efficiency and address economic difficulties for coastal communities.
- The University of Southampton is leading the study in partnership with ICAR's Central Institute of Fisheries Technology and scholars from Exeter and Newcastle universities.
- The Fishing App's GPS-sharing feature enables users to identify and share fish-rich spots. This function saves other fishers time and gasoline by directing them to good fishing areas.



Recent News Headlines Related to launched Apps/portals

- Dr S Jaishankar, External Affairs Minister, launched the eMigrate V2.0 web portal and mobile app in Delhi.
- Ek Ped Maa Ke Naam app launched by Union Minister Jyotiraditya M. Scindia, Ministry of Communications (MoC), and Ministry of Development of North Eastern Region (MDoNER).
- Indian Cancer Genome Atlas (ICGA) recently announced that it has launched India's first comprehensive cancer multi-omics data portal.
- Open Network for Digital Commerce (ONDC) launched Saarthi app in collaboration with Bhashini. Application designed to assist businesses in creating their own customised buyer-side apps.
- Union Minister Jyotiraditya M. Scindia, the Hon'ble Minister for Communications and Development of the North Eastern Region (DoNER), has formally launched the Ashtalakshmi Mahotsav website.
- Union Minister for Fisheries, Animal Husbandry and Dairying launched the "Rangeen Machhli" mobile app at ICAR-Central Institute of Freshwater Aquaculture (ICAR-CIFA), Bhubaneswar.
- Since its launch in 2021, the Sugamya Bharat mobile app has received over 1,400 accessibility complaints, with around 75% of them rectified (official data).
- The Climate and Clean Air Coalition (CCAC) created and launched the Air Quality Management Exchange Platform (AQMx).
- Women and Child Development Minister, Annpurna Devi has launched the She-Box portal to make workplaces safer for women.
- The new guidelines feature an integrated, user-friendly platform on the Centralised Public Grievance Redress and Monitoring System (CPGRAMS) portal.
- The Union Ministry of Power has introduced three new online platforms, JAL VIDYUT DPR, DRIPS, and PROMPT developed by Central Electricity Authority.





Ques : Ministry of Skill Development & Entrepreneurship (MSDE) and ____ Partner to Launch AI Assistant for Skill India Mission.

कौशल विकास और उद्यमिता मंत्रालय (एमएसडीई) और ____ कौशल भारत मिशन के लिए एआई असिस्टेंट लॉन्च करने के लिए भागीदार।

- (a) Microsoft
- (b) Tinder
- (c) Meta
- (d) Google
- (e) Amazon

Answer : Option C

Explanation : •

- Ministry of Skill Development & Entrepreneurship (MSDE) and Meta partner to introduce an AI-powered assistant for the Skill India Digital (SID) Portal and establish five Centres of Excellence (CoEs) in Virtual Reality (VR) and Mixed Reality (MR) across India.
- Five CoEs in Hyderabad, Bengaluru, Jodhpur, Chennai, and Kanpur

About Skill India Mission :

- It is Launched in 2015
- Its aim is to create and implement comprehensive skill development training programmes that would help to bridge the gap between industry demands and skill requirements
- Skill India Mission has trained 1.4 crore youth, upskilled and reskilled 54 lakh youth and established 3000 new ITIs



Recent News Headlines Related to MoU and agreement :

- Four MoUs signed during President Droupadi Murmu's visit to Mauritania. It is the first visit to Mauritania by an Indian leader. MoUs are Training of diplomats, Cultural exchange, Visa exemption and Foreign Office consultations.
- The government and Meta have joined forces for the "Scam se Bacho" campaign to combat the growing menace of internet frauds.
- The Steel Authority of India Limited (SAIL) has signed an MoU with the leading global resources company, BHP to support steelmaking decarbonisation.
- Bharat Petroleum Corporation Limited (BPCL) has an MoU with the Mumbai Port Authority (MhPA) and the Mumbai Port Sustainability Foundation (MPSF) to create a state-of-the-art green fuel ecosystem at Mumbai Port.
- Department of Posts (DoP) & Amazon Unite to empower India's growing e-commerce sector by enhancing logistical capabilities, supporting job creation, and contributing to economic growth.
- India's intention to join the International Energy Efficiency Hub aligns with the government's goal of reducing energy intensity in the economy by creating energy-efficient technology and goods.
- Meghalaya Signs MoU with Bill & Melinda Gates Foundation to Boost Health and Nutrition in the State. Meghalaya is only the third state in India, after Uttar Pradesh & Bihar, with whom the Gates Foundation is establishing a partnership.
- Andhra Pradesh and Karnataka signs MOU for Wildlife protection and Forest Management. Its aim is to address wildlife and forest management challenges at an Inter-State coordination meeting in Vijayawada, Andhra Pradesh.
- Bharat Electronics Limited (BEL) & Reliasat Inc. Canada Signed MOU To collaborate in the area of space products, at BEL's Corporate Office in Bengaluru, Karnataka.
- India signed the Biodiversity Beyond National Jurisdiction (BBNJ) Agreement, sometimes known as the "Treaty of the High Seas", to safeguard ocean life.
- Tata Power & Rajasthan government signed MOU to advance power distribution, transmission, and green energy projects, significantly boosting its renewable energy presence in the state.





Ques : UN General Assembly (UNGA) has elected how many new members to the 47-member Human Rights Council ?

संयुक्त राष्ट्र महासभा (UNGA) ने 47 सदस्यीय मानवाधिकार परिषद के लिए कितने नए सदस्यों को चुना है?

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

Answer : Option D

Explanation : •

- The UN General Assembly has elected 18 new members to the Human Rights Council (47 members) for the 2025-2027 term.
- The newly elected members will start their three-year tenure on January 1, 2025.
- The 18 countries are Benin, Bolivia, Colombia, Cyprus, Czechia, the Democratic Republic of the Congo, Ethiopia, Gambia, Iceland, Kenya, the Marshall Islands, Mexico, North Macedonia, Qatar, the Republic of Korea, Spain, Switzerland, and Thailand.

About UN Human Rights Council :

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



Ques : NITI Aayog has organized a two-day international methanol seminar and expo in 2024 in ____.

नीति आयोग ने 2024 में ____ में दो दिवसीय अंतर्राष्ट्रीय मेथनॉल सेमिनार और एक्सपो का आयोजन किया है।

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

Answer : Option B

Explanation :

- The NITI Aayog has planned a two-day international methanol lecture and expo in New Delhi in 2024. The event was organized in partnership with the Methanol Institute of the United States.
- This event will highlight the progress of projects, products, and R&D initiatives linked to methanol production, application, and related technological breakthroughs worldwide.
- The conference will focus on Methanol's significance in the global energy transition, as well as its rise as a low-carbon fuel in green shipping.



Recent News Headlines Related to Summits / conference

- Union Minister of Health and Family Welfare Jagat Prakash Nadda opened the 19th International Conference of Drug Regulatory Authorities (ICDRA). The event, hosted for the first time in India.
- The first phase of the Second Army Commanders' Conference for 2024 was held in a hybrid manner in Gangtok, Sikkim.
- The second phase of the Army Commanders' Conference will take conducted in Delhi on October 28th and 29th.
- Malaysia will host the 2025 Association of Southeast Asian Nations (ASEAN) Summit meeting.
- The 7th India-Argentina Joint Commission meeting, co-chaired by Dr S Jaishankar and Ms Diana Mondino, was held in New Delhi.
- The 12th meeting of the India-UAE High-Level Joint Task Force on Investments (HLJTFI) was held in Mumbai, Maharashtra.
- Madhya Pradesh government has launched the Ekal Nari scheme, where free education is provided to children of widows and single women.
- President Murmu attended the Global Summit on 'Spirituality for Clean and Healthy Society', organized by Prajapita Brahma Kumaris Ishwariya Vishwa Vidyalaya in Mount Abu, Rajasthan, on October 4, 2024.
- The World Telecommunication Standardization Assembly (WTSA) of International Telecommunication Union (ITU) and inaugurated the 8th edition of the India Mobile Congress 2024 will be held in New Delhi from October 14 to 24, 2024. It has been held every four years since 2002.
- The World Green Economy Forum launched in Dubai, bringing together global leaders to address environmental challenges.
- The Conference on Maritime Decarbonization in India, co-hosted by the Ministry of Ports and the Asian Development Bank, concluded in New Delhi.
- Ayush Medical Value Travel Summit 2024 Organised by Ministry of Ayush, Ministry of Tourism, the Government of Maharashtra in Mumbai.
- The 12th International Film Festival and Forum on Environment and Wildlife, Vatavaran, has begun at Paryavaran Bhawan in New Delhi.





Ques : India Joins ___ Codex Nutrition Committee Meeting.

भारत 44वीं कोडेक्स पोषण समिति की बैठक में शामिल हुआ

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

Answer : Option C

Explanation : •

- India attended the 44th Codex Committee on Nutrition and Foods for Special Dietary Uses (CCNFSDU) meeting in Dresden, Germany.
- The committee agreed to revise probiotic guidelines and asked FAO and WHO to evaluate relevant documents from 2001 and 2002, including current scientific material.
- India gave excellent insights on nutritional reference values (NRVs) for individuals aged 6-36 months.
- The committee agreed to calculate the combined NRV-R value for this age group by averaging the two subgroups (6-12 months and 12-36 months).
- Canada, Chile, and New Zealand supported India's views, demonstrating international collaboration.
- CCNFSDU (Codex Committee on Nutrition and Foods for Special Dietary Uses) is a unit of the Codex Alimentarius Commission(CAC), responsible for developing global standards for special dietary foods such as infant formulas, dietary supplements, and medical foods.





Ques : How many countries are the members of the Shanghai Cooperation Organization(SCO)?

शंघाई सहयोग संगठन (एससीओ) के कितने देश सदस्य हैं?

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

Answer : Option E

Explanation : •

- Dr S Jaishanakar, External Affairs Minister, represented India in the 23rd Meeting of the Shanghai Cooperation Organizations (SCO) Council of Heads of Government, which was held in Islamabad.
- The two-day meeting was hosted by Pakistani Prime Minister Shahbaz Sharif.
- This was the first visit by an Indian minister to Pakistan since External Affairs Minister Sushma Swaraj's visit in 2015.
- Sushma Swaraj traveled to Islamabad, Pakistan, in December 2015 to attend the Heart of Asia Conference.

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.





Ques : Rashtriya Swayamsevak Sangh (RSS) marks _ years on Vijayadashami.

राष्ट्रीय स्वयंसेवक संघ (आरएसएस) विजयादशमी पर _ वर्ष मनाता है।

- (a) 80
- (b) 90
- (c) 100
- (d) 120
- (e) 150

Answer : Option C

Explanation : •

- The Rashtriya Swayamsevak Sangh (RSS), the world's largest voluntary organization, celebrates its 100th anniversary during Vijayadashami.
- The RSS was founded on this day in 1925, also known as Dussehra. Over the past nine decades, it has expanded its impact across India and worldwide.
- In 1925, Keshav Baliram Hedgewar, a physician from Maharashtra, created the RSS in response to British colonial rule and communal conflicts between Hindus and Muslims.
- Hedgewar was inspired by Vinayak Damodar Savarkar's teachings on Hindu nationalism, namely the concept of a "Hindu nation."



Ques : Debraj Roy passed away at the age of 69. Who was he?

देबराज रॉय का 69 वर्ष की आयु में निधन हो गया। वह कौन थे?

- (a) Writer / लेखक
- (b) Politician / राजनेता
- (c) Actor / अभिनेता
- (d) Social Worker / सामाजिक कार्यकर्ता
- (e) Filmmaker / फिल्म निर्माता

Answer : Option C

Explanation : •

- Debraj Roy, 69, a veteran actor, went away in Kolkata.
- He contributed significantly to Bengali cinema and Doordarshan, as well as being affiliated with Akashvani.
- Debraj Roy made his film debut in Satyajit Ray's Pratidwandi in 1970, and the following year, he became a household name with his amazing performance in Mrinal Sen's Calcutta 1971.
- He worked with prominent directors such as Tarun Majumdar, Bibhuti Laha, and Tapan Sinha.



Ques : Hindustan Aeronautics Limited (HAL) has become the __ Maharatna Central Public Sector Enterprise (CPSE) of India.

हिंदुस्तान एयरोनॉटिक्स लिमिटेड (एचएएल) भारत का __ महारत्न केंद्रीय सार्वजनिक क्षेत्र उद्यम (सीपीएसई) बन गया है।

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

Answer : option D

Explanation : •

- The Finance Ministry has stated that Hindustan Aeronautics Limited (HAL) will be the 14th 'Maharatna' business among Central Public Sector Enterprises (CPSE).
- This classification provides the organization with greater financial and strategic autonomy.
- HAL is a Department of Defense Production (DoDP) CPSE with an annual sales of Rs.28162 crore and a net profit of Rs.7595 crore in FY2023-24.

Criteria for Maharatna Status :

- The company must have already been granted Navratna status.
- The company must be listed on the Indian stock exchange and follow SEBI guidelines.
- Average yearly turnover of over Rs.25,000 crore in the past three years.
- During the same period, the average annual net worth exceeded Rs.15,000 crores.
- around the past three years, the average yearly net profit after tax has been around Rs.
- Extensive international operations or a global footprint.5,000 crore.

14th Maharatna CPSEs are :

1. Bharat Heavy Electricals Limited
2. Bharat Petroleum Corporation Limited
3. Coal India Limited
4. GAIL India Limited
5. Hindustan Petroleum Corporation Limited
6. Indian Oil Corporation Limited
7. NTPC Limited
8. Oil & Natural Gas Corporation Limited,
9. Power Finance Corporation
10. Power Grid Corporation of India Limited
11. Steel Authority of India Limited
12. Rural Electrification Corporation Limited
13. Oil India Ltd
14. Hindustan Aeronautics Limited





Ques : Ericsson is the company of which country?

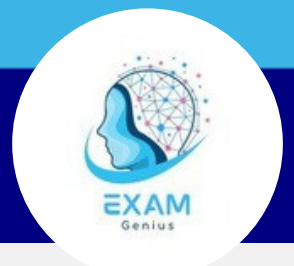
एरिक्सन किस देश की कंपनी है?

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

Answer : Option C

Explanation : •

- Ericsson, a Swedish telecom equipment maker, has acquired a new multibillion-dollar contract from India's Bharti Airtel to supply 5G equipment.
- This comes after Ericsson was awarded a \$3.6 billion contract last month to sell 5G equipment to India's Vodafone Idea. It shared the contract with Nokia and Samsung.
- The new contracts are expected to bolster Ericsson's revenue next year, following a significant drop in contracts from India during the first half of the year.
- Demand for the Indian 5G market began to rise in 2023, when sales increased by up to five times as Airtel and Jio, the telecoms unit of Indian conglomerate Reliance Industries, began to ramp up 5G services.



Ques : New Zealand defeated which country to win the Women's T20 Cricket World Cup 2024?
न्यूजीलैंड ने किस देश को हराकर महिला टी20 क्रिकेट विश्व कप 2024 जीता है?

- (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 D

Explanation : •

- New Zealand made history in the Women's T20 Cricket World Cup, defeating South Africa by 32 runs at the Dubai International Cricket Stadium. Sophie Devine led the team.
- South Africa scored 126 runs for the loss of nine wickets in the twenty overs allotted to them while chasing New Zealand's 159-run mark.
- Amelia Kerr was named Player of the Series and Match.
- This was the Kiwis' third final appearance in the showpiece event, and after two successful tries, they now hold the coveted trophy.

EXAM
Genius



Recent News headlines related to Sports

- Pankaj Advani, the only player to have won world titles in all billiards and snooker formats, won the Singapore Open by defeating Jaden Ong in 5-1 frames.
- 21-year-old Tanya Hemant of India won the 2024 Bendigo International badminton tournament women's singles final. She defeated Tung Ciou-tong of Chinese Taipei in the final at Bendigo, Australia, in straight sets 21-17, 21-17.
- Aryna Sabalenka of Belarus defeated China's Zheng Qinwen for her third consecutive WTA Wuhan 1000 singles title.
- The All India Pickleball Association (AIPA) will hold the World Pickleball Championship (WPC) Series for the first time in India.
- Indian Olympic Association has chosen Uttarakhand to host the next National Winter Games and 38th Summer National Games are also held by Uttarakhand.
- International Shooting Sport Federation (ISSF) announced ISSF Junior World Cup 2025 will be held in India.
- Harmanpreet Kaur set a new national record of 127 kg in clean and jerk and 223 kg overall in the 76 kg senior women's category at the IWLF National Weightlifting Championship.
- At the ISSF World Cup 2024 final in Delhi, Indian shooter Sonam Uttam Maskar won silver in the Women's 10m Air Rifle event.
- Jannik Sinner of Italy won the ATP Shanghai Masters 1000 singles title after defeating Serbia's Novak Djokovic, a 24-time Grand Slam winner. The defeat also stopped Djokovic's quest to win 100 ATP titles.
- The Astana event is also a qualifying event for the 2025 World Table Tennis Championships, which will be held in Doha, Qatar.



Ques : Which state government has recently installed pink alarms at the government-run district hospital and medical college for safety of women?

हाल ही में किस राज्य सरकार ने महिलाओं की सुरक्षा के लिए सरकारी जिला अस्पताल और मेडिकल कॉलेज में पिंक अलार्म लगाए हैं?

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

Answer : Option E

Explanation : •

- For the safety of women, Madhya Pradesh's Datia district hospital and medical college erected 'pink alarms'.
- The campaign was launched following the rape and murder of a trainee doctor in Kolkata.
- The pink alarm system, developed by district collector Sandeep Makin, alerts security within five minutes of activation. Alarms are installed in staff duty rooms throughout the Maternity Ward, Trauma Center, and New OPD Block.
- This is the first government hospital in the state to offer this facilities for women's security.
- Sandeep Makin, the district collector, invented the pink alarm system. When an alarm is pressed, a siren sounds, and security officers arrive within five minutes.

About Madhya Pradesh :

- Capital – Bhopal
- Chief Minister – Dr Mohan Yadav (replace Shivraj Singh Chauhan)
- Deputy CM – Jagdish Devda & Rajendra Shukla
- Governor – Mangubhai C. Patel



Ques : Who has inaugurated the international conference Advancements of Research and Global Opportunities for Holistic Ayurveda (AROHA-2024) in New Delhi?

नई दिल्ली में समग्र आयुर्वेद के लिए अनुसंधान और वैश्विक अवसरों की उन्नति (AROHA-2024) पर अंतर्राष्ट्रीय सम्मेलन का उद्घाटन किसने किया?

- (a) Narendra Modi / नरेंद्र मोदी
- (b) Chief Justice DY Chandrachud / चीफ जस्टिस डीवाई चंद्रचूड़
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Jagdeep Dhankhar / जगदीप धनखड़

Answer : Option B

Explanation : •

- Chief Justice of India, DY Chandrachud, has opened the international conference Advancements of Research and Global Opportunities for Holistic Ayurveda (AROHA-2024) in New Delhi.
- The three-day event aspires to establish Ayurveda as a critical component of worldwide health and wellness.
- AROHA 2024 was organized by the All-India Institute of Ayurveda in New Delhi, which is an autonomous institute under the Union Ministry of Ayush.
- The theme for AROHA 2024 : Advancements in Research and Global Opportunities for Holistic Ayurveda.
- Foreign delegates include those from Japan, Colombia, Australia, Germany, Sri Lanka, and Argentina.



Ques : Union Minister of Commerce and Industry Piyush Goyal unveiled the district version of the PM GatiShakti National Master Plan for how many aspirational districts in the country?

केंद्रीय वाणिज्य और उद्योग मंत्री पीयूष गोयल ने देश के कितने आकांक्षी जिलों के लिए पीएम गतिशक्ति राष्ट्रीय मास्टर प्लान के जिला संस्करण का अनावरण किया?

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

Answer : Option C

Explanation : •

- On the three-year anniversary of PM GatiShakti, Union Minister of Commerce & Industry Piyush Goyal launched the district version of the National Master Plan for 27 aspirational districts in the country.
- Gatishakti, an intelligent infrastructure planning tool, will expand the district master plan to over 750 districts in the next 18 months.
- The minister launched 'Guidelines for Preparing City Logistics Plans for Indian Cities' to assist cities in tailoring their logistics planning to their specific vision, objectives, and local characteristics.
- Launched in October 2021, the PM Gati Shakti National Master Plan aims to revamp India's infrastructure with a Rs. 100 lakh crore investment over five years.
- It has been developed as a Digital Master Planning tool by BISAG-N (Bhaskaracharya National Institute for Space Applications and Geoinformatics).



Ques : Which crop has seen the maximum increase in minimum support price for the 2025-26 rabi season?

2025-26 रबी सीजन के लिए किस फसल के न्यूनतम समर्थन मूल्य में अधिकतम वृद्धि देखी गई है?

- (a) Wheat
- (b) Barley
- (c) Gram
- (d) Lentil
- (e) Mustard

Answer : E

Explanation : •

- The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, has recommended raising the Minimum Support Prices (MSP) for all mandatory Rabi crops for the marketing season 2025-26.
- The greatest rise in MSP has been declared for Rapeseed and Mustard at Rs.300 per quintal, followed by Lentil (Masur) at Rs.275 per quintal. Gram, wheat, safflower, and barley prices have increased by Rs.210, Rs.150, Rs.140, and Rs.130 per quintal, respectively.
- In the 2018-19 Union Budget, Finance Minister Arun Jaitley stated that a crop's MSP should be at least 1.5 times the All-India weighted average cost of production.
- The predicted margin above the All-India weighted average cost of production is 105 percent for wheat, 98 percent for rapeseed and mustard, 89 percent for lentil, 60 percent for gram, 60 percent for barley, and 50 percent for safflower.
- In 1966-67, the Indian government implemented the Minimum Support Crop (MSP) program for specific crops. The government announces it before to the Kharif and Rabi seasons.
- MSP guarantees farmers that the government would buy their products at a fixed price; however, the government is not required to acquire all commodities from all farmers at MSP rates.
- The concept of Minimum Support Price (MSP) for crops was announced for the first time by the Government of India after the Green Revolution.
- Rabi Crops is sown during October -December and harvested in March/April. Major crops are Barley, peas, sunflower, mustard, wheat gram, etc.



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

विश्व ऑस्टियोपोरोसिस दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 19 October
- (b) 20 October
- (c) 21 October
- (d) 22 October
- (e) 23 October

Answer : Option B

Explanation : •

- Every year on October 20, we commemorate World Osteoporosis Day.
- The goal is to increase knowledge about osteoporosis prevention, diagnosis, and treatment.
- Osteoporosis is a metabolic bone disease in which new bone creation does not keep up with the loss of existing bone.
- It is caused by a loss of bone mass and mineralization, which results in brittle bones and, in some cases, fractures even with slight falls, hence the phrase "fragility fractures."



Ques : National Police Commemoration Day is observed on every year on which day?

राष्ट्रीय पुलिस स्मृति दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

- (a) 19 October
- (b) 20 October
- (c) 21 October
- (d) 22 October
- (e) 23 October

Answer : Option C

Explanation : •

- National Police Commemoration Day is commemorated on October 21 to honor police personnel who died while on duty.
- This solemn day allows us to express our gratitude to the officers who are presently serving and their families, who support them every day.
- Police Commemoration Day has its roots in the stormy events of 1958 and 1959, when India and China's relationship was strained due to political and geographical difficulties.



Important days :

- 1 October : International Day of the Elderly (Theme 2024: Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older People Worldwide)
- 1 October : World Vegetarian Day (Theme 2024 : Mix It Up)
- 1 October : International Coffee Day (Theme 2024 – Coffee, Your Daily Ritual, Our Shared Journey)
- 1 October : International Day of Non-Violence
- 4 October : Animal Welfare Day (Theme 2024: The World Is Their Home Too)
- 4 October to 10 October : World Space Week (Theme 2024: Space & Climate Change)
- 4 October : World Smile Day (Theme 2024 – Do an act of kindness)
- 5 October : World Teachers' Day (Theme 2024 - Valuing Teacher Voices: Towards a New Social Contract in Education)
- 6 October : World Cerebral Palsy Day (Theme 2024: Uniquely CP)
- 7 October : World Cotton Day (Theme 2024: Cotton for Good)
- 7 October : World Habitat Day (Theme 2024: Engaging Youth to Build a Better Urban Future.)
- 8 October : Indian Air Force Day (Theme 2024: "Bharatiya Vayusena: Saksham, Sashakt aur Aatmnirbhar" (Potent, Powerful, and Self-Reliant))
- 9 October : World Post Day (Theme 2024: 150 Years of Enabling Communication and Empowering People Across Nations)
- 10 October : World Mental Health Day (Theme 2024: Mental Health at Work)
- 10 October (second Thursday of October) : World Sight Day (Theme 2024 – Children, Love Your Eyes)
- 11 October : International Day of the Girl Child (Theme 2024: Girls' Vision for the Future)
- 11 October (second Friday of October) : World Egg Day (Theme 2024 – United by Eggs)
- 12 October : World Arthritis Day
- 13 October : International Day for Disaster Risk Reduction (Theme 2024: Empowering the Next Generation for a Resilient Future)
- 13 October : Breast Cancer Awareness Day (Theme 2024 No one should face breast cancer alone)
- 12 October (second Saturday of May and October) : World Migratory Bird Day (Theme: Protect Insects and Birds)
- 14 October : World Standards Day (Theme 2024 – Shared Vision for a Better World: Standards for the Changing Climate)
- 15 October : World White Cane Day (Theme 2024 – Promoting Inclusion: Celebrating Abilities and Advocating Access for People)
- 15 October : International Day of Rural Women and Rashtriya Mahila Kisan Diwas (National Women Farmer's Day) (Theme 2024: Rural Women Cultivating Good Food for All)
- 15 October : World Students' Day (Theme 2024: Empowering Students to Be Agents of Change)
- 15 October : Global Handwashing Day (Theme 2024 – Why are clean hands still important)
- 16 October : World Anaesthesia Day (Theme 2024: Workforce Well-Being.)
- 16 October : World Food Day (Theme 2024: The Right to Food for a Better Life and Future)
- 17 October : International Day for the Eradication of Poverty (Theme 2024 - Breaking Barriers and Building Bridges: Working Together for Equality and Inclusion)
- 20 October : National Solidarity Day





IMPORTANT ONE – LINER Current Affairs

Tata Technologies and BMW Group signed an agreement to launch a joint venture named BMW TechWorks India.

Pune to get India's second 3D-printed post office, after Bengaluru.

Subhash Prasad Gupta Appointed as High Commissioner of India to St. Vincent and the Grenadines and also In July this year, He was appointed as India's next Ambassador to Suriname.

The Bima Sugam India Federation has recently announced the appointment of Prasun Sikdar as its first Managing Director (MD) and Chief Executive Officer (CEO) for a three-year term, who currently serves as the MD and CEO of Manipal Cigna Health Insurance.

Vivriti Capital Raises USD 25 Million ADB Loan for Climate Bond. This 4-year tenor bond is the 1st by an NBFC which will be used to expand its green finance portfolio.

India and Columbia have signed an Audio-Visual Co-Production Agreement in New Delhi to boost the partnership between the film industry in both countries. Colombia is the 17th country with which India has signed such an agreement.

The Central Bank of India has received approval from the Competition Commission of India to acquire 24.91% of Future Generali India Insurance and 25.18% of Future Generali India Life Insurance, respectively.

SpaceX scored a huge milestone in space exploration by landing their Starship rocket using an innovative structure known as "Mechazilla." It refers to the huge 400-foot rocket-catching structure at SpaceX's Starbase.

The Supreme Court denied a petition under Article 142 to include sexual offenses against males, transgender individuals, and animals in the newly adopted Bharatiya Nyaya Sanhita (BNS).

Article 142 empowers the Supreme Court to provide justice in unusual instances where established provisions or laws do not apply.

India captain Harmanpreet Singh became the most expensive player on day one of the Hockey India League auction, with Soorma Hockey Club paying 78 lakh rupees for the great drag-flicker.





मह वपूण एक-पं करंट अफेयस

- टाटा टेक्नोलॉजीज और बीएमडब्ल्यू ग्रुप की संयुक्त उद्यम: टाटा टेक्नोलॉजीज और बीएमडब्ल्यू ग्रुप ने बीएमडब्ल्यू टेकवर्क्स इंडिया नामक एक संयुक्त उद्यम शुरू करने के लिए एक समझौते पर हस्ताक्षर किए हैं।
- पुणे में भारत का दूसरा 3डी-प्रिंटेड पोस्ट ऑफिस: पुणे में भारत का दूसरा 3डी-प्रिंटेड पोस्ट ऑफिस खुलेगा, जो बेंगलुरु के बाद देश में दूसरा होगा।
- सुभाष प्रसाद गुप्ता की नियुक्ति: सुभाष प्रसाद गुप्ता को सेंट विसेंट और ग्रेनेडाइंस के लिए भारत का उच्चायुक्त नियुक्त किया गया है, और इससे पहले जुलाई में उन्हें सूरीनाम के लिए भारत का अगला राजदूत नियुक्त किया गया था।
- बिमा सुगम इंडिया फेडरेशन के एमडी और सीईओ: बिमा सुगम इंडिया फेडरेशन ने प्रसून सिकंदर को अपना पहला एमडी और सीईओ नियुक्त किया है, जो वर्तमान में मैनिपल सिग्ना हेल्थ इंश्योरेंस के एमडी और सीईओ हैं।
- विवृति कैपिटल का क्लाइमेट बॉन्ड: विवृति कैपिटल ने एडीबी से 25 मिलियन डॉलर का क्लाइमेट बॉन्ड लोन प्राप्त किया है, जो एनबीएफसी द्वारा पहला बॉन्ड होगा जिसका उपयोग अपने ग्रीन फाइनेंस पोर्टफोलियो का विस्तार करने के लिए किया जाएगा।
- भारत-कोलम्बिया ऑडियो-विजुअल सह-उत्पादन समझौता: भारत और कोलम्बिया ने नई दिल्ली में दोनों देशों की फिल्म उद्योग के बीच साझेदारी को बढ़ावा देने के लिए एक ऑडियो-विजुअल सह-उत्पादन समझौते पर हस्ताक्षर किए हैं।
- सेंट्रल बैंक ऑफ इंडिया की अधिग्रहण: सेंट्रल बैंक ऑफ इंडिया ने फ्यूचर जनराली इंडिया इंश्योरेंस और फ्यूचर जनराली इंडिया लाइफ इंश्योरेंस में क्रमशः 24.91% और 25.18% हिस्सेदारी खरीदने के लिए भारत के प्रतिस्पर्धा आयोग से मंजूरी प्राप्त की है।
- स्पेसएक्स की मेकाजिला: स्पेसएक्स ने अपने स्टारशिप रॉकेट को मेकाजिला नामक एक नवीन संरचना का उपयोग करके उतारने में एक बड़ी उपलब्धि हासिल की है, जो स्पेसएक्स के स्टारबेस में 400 फीट ऊंची रॉकेट-कैचिंग संरचना है।
- भारतीय कप्तान हरमप्रीत सिंह: भारतीय हॉकी टीम के कप्तान हरमप्रीत सिंह हॉकी इंडिया लीग की नीलामी के पहले दिन सबसे महंगे खिलाड़ी बने, जिन्हें सूरमा हॉकी क्लब ने 78 लाख रुपये में खरीदा है।



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