

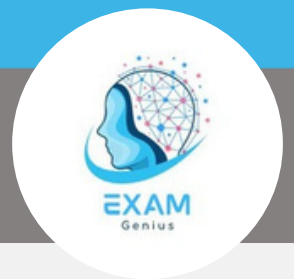
EXAM GENIUS
Presents

GENIUS CURRENT AFFAIRS



**India's No. 1 Platform For UPSC | SSC
| BANK | RAILWAY Exams**

Achieve Success with Exam Genius – Your Ultimate Guide to Reasoning Mastery!



Ques : In September 2024, Moody's revised its calendar year (CY) 2024 growth forecast for India to how much per cent from its earlier estimates of 6.8% in June ?

सितंबर 2024 में, मूडीज ने भारत के लिए अपने कैलेंडर वर्ष (CY) 2024 के विकास पूर्वानुमान को जून में 6.8% के अपने पहले अनुमान से कितना प्रतिशत संशोधित किया?

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

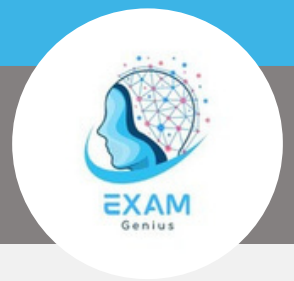
Answer : Option A

Explanation :

- Moody's has revised its calendar year (CY) 2024 growth forecast for India to 7.1%, from its earlier estimates of 6.8% in June, as it expects growth in the Asia-Pacific region to outpace the global economy.
- It, however, kept its India growth forecast for CY 2025 unchanged at 6.5%.
- The revision in India's growth forecast by Moody's comes a month after Moody's Ratings similarly upgraded the GDP growth forecast to 7.2% in 2024 and 6.6% in 2025.
- The World Bank earlier in September revised its fiscal year 2025 or FY25 growth forecast for India to 7%, from its previous estimate of 6.6%.

Updated GDP List :

- Moody's – 7.1% (CY24), 6.5% (CY25)
- Moody Ratings – 2% (CY24), 6.6% (CY25)
- ADB – 7% (FY24), 7.2%(FY25)
- S&P – 6.8% (FY25), 6.9% (FY26), 7% (FY27)
- World Bank – 7% (FY25)
- Goldman Sachs – 6.7% (CY24), 6.4% (CY24)
- SBI – 7%
- Deloitte – 7 – 7.2% (FY25)
- India Ratings – 7.5% (FY25)
- FICCI – 7% (FY25)
- IMF – 7% (FY25), 6.5% (FY26)



Ques : Debt Recovery Tribunals (DRTs) can take cases from banks for disputed loans above_____.

ऋण वसूली न्यायाधिकरण (डीआरटी) __ से अधिक के विवादित ऋणों के मामले बैंकों से ले सकते हैं।

- (a) Rs 10 Lakh
- (b) Rs 20 Lakh
- (c) Rs 30 Lakh
- (d) Rs 40 Lakh
- (e) Rs 50 Lakh

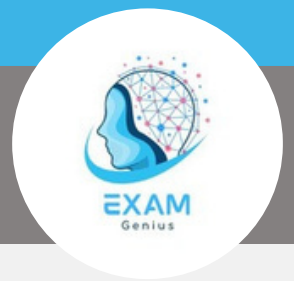
Answer : Option B

Explanation :

• Recent News : The Finance Ministry has urged banks to establish adequate monitoring and control processes for managing ongoing cases in Debt Recovery Tribunals (DRTs).

About Debt Recovery Tribunals (DRTs) :

- DRTs are specialized judicial bodies formed under the collection of Debts Due to Banks and Financial Institutions Act, 1993 (DRT Act).
- It play a significant role in enforcing creditor rights and accelerating debt collection proceedings under Indian law.
- DRTs can take cases from banks for disputed debts above Rs 20 lakh.
- The SARFAESI Act of 2002 allows banks and financial institutions to recover secured debts from borrowers without requiring court intervention at the initial stage.
- Those who are dissatisfied with the actions of secured creditors under the SARFAESI Act can file Securitisation Appeals (SAs) with the DRTs.
- Parties aggrieved by DRT orders have the right to appeal against the decision before the Debts Recovery Appellate Tribunal (DRAT).
- A judicial officer appointed by the central government who is qualified to be a District Judge and Administrative and technical members are appointed by the central government.
- At present, 39 DRTs and 5 DRATs are functioning across the country.



Ques : National Payments Corporation of India (NPCI) founded in which year ?

नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (NPCI) की स्थापना किस वर्ष में हुई?

- (a) 2004
- (b) 2006
- (c) 2008
- (d) 2010
- (e) 2012

Answer : Option C

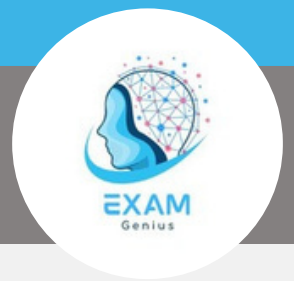
Explanation :

- India is in contact with various African and South American nations about assisting them in developing digital payment systems based on the Unified Payments Interface (UPI) paradigm.
- Two UPI-like systems are scheduled to launch in late 2026 or early 2027.
- UPI's monthly transaction volume increased by 41% to approximately 15 billion in August 2024.
- The NPCI's international arm, NIPL, promotes the use of India's payment systems abroad.
- NIPL has held negotiations with at least 20 African and South American nations about building UPI-like payment systems.
- Agreements have been made with Peru and Namibia to assist in the development of real-time payment systems, which are planned to be launched in 2026-2027.
- NIPL intends to quadruple its existing 60-person team by March 2025, increasing its international activities outside Singapore and the Middle East.
- CEO of NPCI International Payments Ltd (NIPL): Ritesh Shukla.

About NPCI :

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





Ques : _ Launches First-Ever Biometric Authentication Solution for Card Payments in the Industry
_____ ने उद्योग में कार्ड से भुगतान के लिए पहला बायोमेट्रिक प्रमाणीकरण समाधान लॉन्च किया

- (a) Amazon
- (b) flipkart
- (c) PayU
- (d) Paytm
- (e) None of these

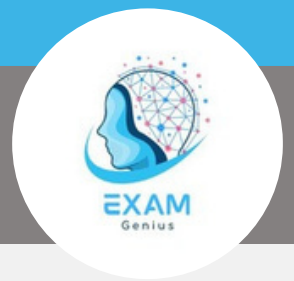
Answer : Option C

Explanation :

- PayU, one of India's major digital financial services companies, has launched an industry-first biometric authentication system for card payments called Flash Pay.
- The system seeks to simplify the payment experience, increase transaction success rates, and greatly improve customer security.
- Flash Pay was unveiled during the Global Fintech Festival (GFF) 2024, a major fintech event.
- The biometric solution provides a seamless payment experience while including comprehensive security safeguards, meeting both client convenience and bank authentication requirements.

About PayU :

- Established : 2002
- Headquarters : Hoofddorp, Netherlands
- CEO : Anirban Mukherjee



Recent Facilities Launched in Banking & Insurance Sector :

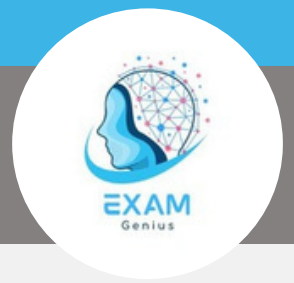
- Jana Small Finance Bank has announced a new "Liquid Plus" fixed deposit option with an annual interest rate of 6.75% for tenures ranging from 7 to 180 days.
- Bank of Baroda (BoB) has launched 'Aditi', a GenAI-powered virtual relationship manager, to improve its digital customer care experience.
- HSBC India launched global education payments to enable Indian students and the bank's customers to pay fees directly to more than 600 international universities and colleges.
- Bharti Airtel has launched a Fixed Deposit (FD) marketplace through its digital arm, Airtel Finance, provides interest rates of up to 9.1% annually.
- SBI introduces three new payment options for commuters: the MTS RuPay NCMC prepaid card, the OneView mobile app, and an advanced design for the SBI FASTag.
- HDFC aims to enhance the income of 5 lakh marginal farmers earning less than 60,000 annually by 2025 as part of its Corporate Social Responsibility (CSR) program, Parivartan.
- Bank of Baroda (BoB) intends to open 7 physical branches as a trial initiative across the country.
- The Deposit Insurance and Credit Guarantee Corporation (DICGC) has launched an online tool called Daava Soochak, which allows depositors to check the status of their insurance claims.
- Razorpay has launched the innovative Point-of-Sale (POS) software, 'Razorpay DigiPOS'
- Motilal Oswal Mutual Fund (MOMF) has launched its New Fund Offer (NFO), the 'Motilal Oswal Nifty 500 Momentum 50 Index Fund'. This is India's first 500 Momentum 50 Index fund.
- NPST, a leading digital banking and payments technology provider launched Risk Intelligence Decisioning Platform and EVOK 3.0 payment platform.
- Axis Bank introduces Innovative Digital Solutions : UPI-ATM & Bharat Connect for Business. UPI-ATM is a cardless cash withdrawal and deposit system using any UPI application (app).
- SBI Life Insurance has released a new digital short to promote the Indian delegation in the Paralympic Games Paris 2024.

Ques : Which bank has recently launched the Ashva & Mayura Credit Card?

हाल ही में किस बैंक ने अश्व और मयूरा क्रेडिट कार्ड लॉन्च किया है?

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

Answer : Option B



Explanation :

- IDFC FIRST Bank has released the Ashva Credit Card. This new metal credit card, powered by Visa, blends India's rich cultural past with contemporary modernity.
- The Ashva Credit Card provides incentives and advantages for regular travelers seeking luxurious experiences. It is made of high-quality metal and has special features for individuals who value both appearance and substance.
- IDFC FIRST Bank has recently introduced the Mayura Credit Card, which adds to its premium metal card lineup.
- This new card blends current travel perks with an Indian-inspired design, notably the peacock, often known as "Mayura."

About IDFC First Bank :

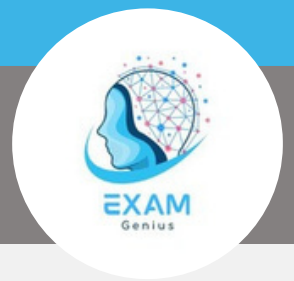
- Founded – October 2015
- Headquarters – Mumbai
- MD & CEO – V. Vaidyanathan
- Executive Director – Madhivanan Balakrishnan

Ques : Which country signed the Indo-Pacific Economic Framework for Prosperity (IPEF) bloc's agreements on a clean and fair economy?

किस देश ने स्वच्छ और निष्पक्ष अर्थव्यवस्था पर इंडो-पैसिफिक इकोनॉमिक फ्रेमवर्क फॉर प्रॉस्पेरिटी (आईपीईएफ) ब्लॉक के समझौते पर हस्ताक्षर किए?

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

Answer : Option D



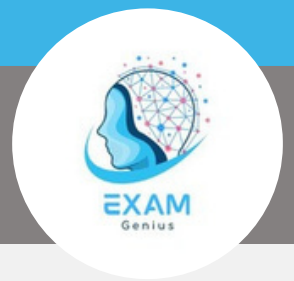
Explanation :

- India has signed the Indo-Pacific Economic Framework for Prosperity (IPEF) bloc's accords for a clean and equitable economy.
- The goal is to promote resilience, sustainability, inclusiveness, economic growth, fairness, and competitiveness among member economies. This initiative aims to enhance existing regional architecture and support the global rules-based trade system.
- It is a regional agreement to promote cooperation and economic integration in the Indo-Pacific area. It premiered in May 2022.
- It has 14 regional partners, including Australia, Brunei, Fiji, India, Indonesia, Japan, the Republic of Korea, Malaysia, New Zealand, the Philippines, Singapore, Thailand, the United States, and Vietnam.
- The economic framework consists of four pillars: trade, supply chain resilience, clean energy, decarbonization, and infrastructure. It also includes taxes and anti-corruption measures.
- India has been actively participating in the IPEF, but not in all pillars.
- In February 2024, India approved the supply chain resilience agreement (Pillar II) and remains an observer in Pillar I.
- Additionally, India signed and exchanged first-of-its-kind agreements on Clean Economy (Pillar III) and Fair Economy (Pillar IV).

Ques : The Food Safety and Standards Authority of India (FSSAI) has signed a MoU with the Ministry of Agriculture and Livestock (MAPA) of which country in the area of food safety?
भारतीय खाद्य सुरक्षा एवं मानक प्राधिकरण (FSSAI) ने खाद्य सुरक्षा के क्षेत्र में किस देश के कृषि एवं पशुधन मंत्रालय (MAPA) के साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) Spain / स्पेन
- (b) Egypt / मिस्र
- (c) USA / यूएसए
- (d) Brazil / ब्राज़िल
- (e) UK / यूके

Answer : Option D



Explanation :

- The Food Safety and Standards Authority of India (FSSAI) has signed a Memorandum of Understanding (MOU) with Brazil's Ministry of Agriculture and Livestock (MAPA) to collaborate on food safety.
- Agriculture and Livestock Minister Carlos Henrique Baqueta Fávaro and FSSAI CEO G. Kamala Vardhana Rao signed the Memorandum of Understanding on the sidelines of the Global Food Regulators Summit in New Delhi.
- The MoU highlights India's commitment to food safety and represents a significant step forward in its ongoing efforts to improve international collaboration in food safety.
- On the final day of the Global Food Regulators Summit, the FSSAI held a bilateral discussion with the Bhutan Food and Drug Authority (BFDA).
- The conference focused on the implementation procedure for the agreement signed by India and the BFDA in March of this year during Prime Minister Narendra Modi's visit.

About Brazil :

- Capital – Brasília
- Currency – Brazilian Real
- President – Luiz Inácio Lula da Silva

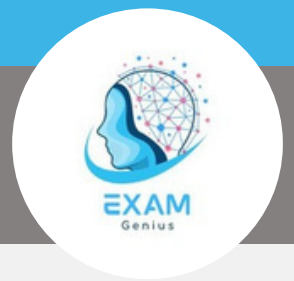
EXAM
Genius



Recent News Headlines Related to MoU and agreement :

- An MoU was signed between Rajasthan Tourism Department and the IIFA for the silver jubilee celebrations of the IIFA Awards, to be held in the state capital next year. 25th IIFA Awards will be held in Jaipur from March 7 to March 9, 2025.
- Indian IT giant Infosys has collaborated with Metro Bank, a UK-based community bank, to drive the digital transformation of its operations.
- Pharmaceuticals and Medical Devices Bureau of India (PMBI) and Coal India Limited have signed an MoU for the opening of Jan Aushadhi Kendras in the premises of every coal field, selected hospitals, or any suitable location specified or decided by Coal India Limited.
- Gati Shakti Vishwavidyalaya (GSV) has signed an MoU with Monash University in Australia to collaborate on cooperative research, teaching, and executive training in railway engineering through the Monash Institute of Railway Technology (IRT).
- The Indian Army has reached an agreement with the Tiranga Mountain Rescue (TMR) at the Centre for Land Warfare Studies in the Delhi cantonment.
- NTPC Green Energy Limited (NGEL) and Suzlon Group Partnered for India's Largest Wind Energy Order of 1,166 MW.
- MongoDB has announced the expansion of MongoDB for Academia in India, including a new partnership with the All-India Council for Technical Education (AICTE), Ministry of Education, Government of India.
- Ministry of Skill Development and Entrepreneurship (MSDE) Signed MoU with Swiggy To launch 'Swiggy Skills', an initiative which offers employment opportunities within Swiggy's food delivery and quick commerce network.
- Indian Army & Indian Air Force ink MoU with Gati Shakti Vishwavidyalaya To enhance the skills and capability building of their personnel.
- India and Abu Dhabi Emirate have signed five memorandums of understanding (MOUs) to enhance collaboration in fossil fuels, nuclear energy, and food parks.
- Madhya Pradesh government has signed an MoU with the National Dairy Development Board (NDDB), aimed at increasing the milk production in the state.
- Telangana government has signed an MoU with the World Trade Centres' Association for the establishment of a World Trade Centre in the proposed AI City near Hyderabad.





Ques : QUAD countries includes four countries India, United States, Australia and _.
QUAD देशों में चार देश भारत, संयुक्त राज्य अमेरिका, ऑस्ट्रेलिया और _ शामिल हैं।

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

Answer : Option C

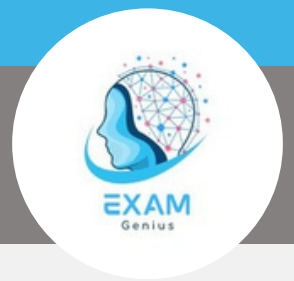
Explanation :

- The Quad Cancer Moonshot project, launched by QUAD Countries India, the United States, Australia, and Japan, is a pioneering cancer project.
- It will concentrate on treating patients, extending cervical cancer screening, and boosting immunizations against the human papillomavirus, or HPV, a prevalent STD that is the main cause of cervical cancer.
- India will provide technical assistance to countries in the Indo-Pacific region on DPI for cancer screening, care, and continuum through a \$10 million contribution to WHO's Global Initiative on Digital Health.
- Additionally, India will provide HPV sampling kits, detection tools, and cervical cancer vaccines worth \$7.5 million to the region.

Ques : Indigenous Aircraft carrier INS Vikrant joins ____ Naval Fleet.
स्वदेशी विमानवाहक पोत आईएनएस विक्रान्त ____ नौसेना बेड़े में शामिल हुआ।

- (a) Western / पश्चिमी
- (b) Southern / दक्षिणी
- (c) Eastern / पूर्वी
- (d) West Southern / पश्चिम दक्षिणी
- (e) East Southern / पूर्वी दक्षिणी

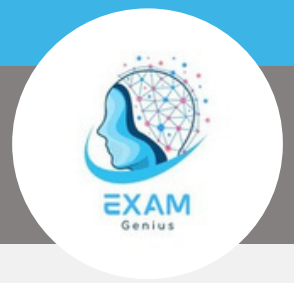
Answer : Option A



Explanation :

- The country's indigenous aircraft carrier, INS Vikrant, joined the Western Naval Fleet, significantly increasing maritime strength in the Arabian Sea.
- With this, the Indian Navy now possesses two aircraft carriers, INS Vikrant and INS Vikramaditya, on the western front.
- INS Vikrant is India's largest ship ever built, boasting cutting-edge automated systems which is developed by the Indian Navy's in-house Warship Design Bureau (WDB) and constructed by Cochin Shipyard Limited, a Public Sector Shipyard under the Ministry of Ports, Shipping, and Waterways.
- The 262.5 m long and 61.6 m broad Vikrant displaces roughly 43,000 T and has a maximum intended speed of 28 knots and an endurance of 7,500 nautical miles.
- The ship can operate an air wing of 30 aircraft, including MiG-29K fighter planes, Kamov-31, and MH-60R multi-role helicopters, as well as indigenously developed Advanced Light Helicopters (ALH) and Light Combat Aircraft.
- INS Vikrant employs a new aircraft operation mode known as Short Take Off But Arrested Recovery (STOBAR), and is outfitted with a ski-jump for launching aircraft and a system of 'arrester wires' for their recovery onboard.

EXAM
Genius



Recent News Headlines related to Defence

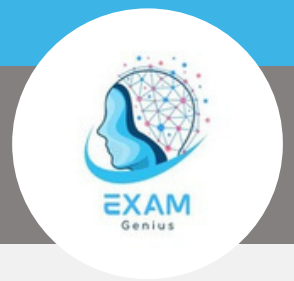
- Bellatrix Aerospace, a Bengaluru-based space firm, revealed Project 200 during the Bengaluru Space Expo 2024.
- Aryabhata Research agency of Observational Sciences (ARIES), has inked a MoU with Bharat Electronics Limited to develop crucial technology for tracking space objects, notably near-Earth objects and artificial satellites, as part of India's expanding emphasis on Space Situational Awareness (SSA).
- NASA is set to launch the Europa Clipper mission, aiming to explore Jupiter's icy moon, Europa.
- The TRISHNA Mission is a collaboration between ISRO and the French Space Agency (CNES). It Provide high geographical and temporal resolution of the Earth's surface.
- Union Cabinet chaired by the Prime Minister of India has approved the development of Venus Orbiter Mission (VOM) for better understanding of the Venusian surface.
- The Prime Minister of India chairs the Union Cabinet, which has approved the development of the Next Generation Launch Vehicle (NGLV). Compared to LVM3, it will have three times the cargo capabilities at 1.5 times the cost.
- During the Amrit Kaal, the construction of an Indian Space Station (Bharatiya Antariksh Station) by 2035 and an Indian landing on the Moon by 2040.
- Iran has successfully launched its research satellite, Chamran-1, into space recently.
- The Indian Navy has commissioned the Kalvari Submarine Escape Training Facility, which was planned and developed in-house, at its flagship submarine training base, INS Satavahana in Visakhapatnam, Andhra Pradesh.
- United Kingdom has reportedly given clearance for Ukraine to use Storm Shadow cruise missiles to target Russian territories
- A Soyuz spacecraft, carrying two Russians and an American, docked at the International Space Station (ISS) just over three hours after launch
- The Indian Navy launched the fourth (Malpe) and fifth (Mulki) ships of the 8 Anti-Submarine Warfare Shallow Water Craft (ASW SWC) project.
- The Wall Street Journal recently reported that Iran had delivered short-range ballistic missiles to Russia, including the Fath-360.

Ques : Who has won the Formula One Singapore Grand Prix 2024?

फॉर्मूला वन सिंगापुर ग्रैंड प्रिक्स 2024 किसने जीता है?

- (a) Sebastian Vettel / सेबस्तियन वेटेली
- (b) Lewis Hamilton / लुईस हैमिल्टन
- (c) Max Verstappen / मैक्स वेरस्टैपेन
- (d) Carlos Sainz / कार्लोस सैन्ज़
- (e) Lando Norris / लैंडो नॉरिस

Answer : Option E



Explanation :

- Lando Norris raced from pole to chequered flag to win the Singapore Grand Prix, closing the gap on championship leader Max Verstappen, who finished second.
- It was the McLaren driver's third career Grand Prix victory, and his first from the pole on his sixth attempt.
- His McLaren colleague Oscar Piastri finished third, increasing their lead over Red Bull in the constructors' title.

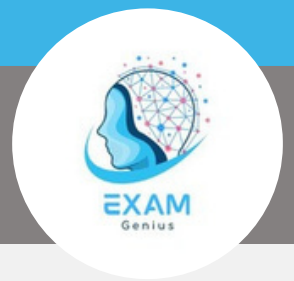
Recent 2024 F1 Grand Prix Winner

- Azerbaijan Grand Prix – McLaren's Oscar Piastri (Australia)
- Italian Grand Prix – Ferrari's Charles Leclerc (Monaco)
- Dutch Grand Prix – McLaren's Lando Norris (British)
- Hungarian Grand Prix F2 – Kush Maini (India)
- Belgian Grand Prix – Mercedes's Lewis Hamilton (UK)
- Hungarian Grand Prix – McLaren's Oscar Piastri (Australia)
- British Grand Prix – Mercedes's Lewis Hamilton (UK)
- Austrian Grand Prix – Mercedes's George Russell (UK)
- Spanish Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Canadian Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Monaco Grand Prix – Ferrari's Charles Leclerc (Monaco)
- Emilia Romagna Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Miami Grand Prix – McLaren's Lando Norris (British)
- Chinese Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Japanese Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Australian Grand Prix – Ferrari's Carlos Sainz (Spain)
- Saudi Arabian Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Bahrain Grand Prix – Red Bull's Max Verstappen (Netherlands)

Ques : Which state government has launched a financial assistance programme, 'Bana Kaih'?
किस राज्य सरकार ने वित्तीय सहायता कार्यक्रम 'बाना काइह' शुरू किया है?

- (a) Tripura / त्रिपुरा
- (b) Mizoram / मिजोरम
- (c) Assam / असम
- (d) Manipur / मणिपुर
- (e) Meghalaya / मेघालय

Answer : Option B



Explanation :

- The Mizoram government has started 'Bana Kaih', a financial assistance and support programme for the state's small entrepreneurs and farmers.
- This program intends to provide financial aid to farmers who grow ginger, turmeric, Mizo chili, and broomsticks. These crops will be purchased through village-based farmer associations.
- Under this effort, the government established minimum prices for various cash crops. Farmers that sell their produce below these values will receive assistance prices. However, if they are able to sell at greater prices, the government will not intervene.
- In addition, unhusked paddy rice from Kolasib and Mamit districts would be purchased for Rs 30 per kilogram.
- The state government has allotted Rs 200 crore to implement the project in 2024-25. An additional Rs 110 crore

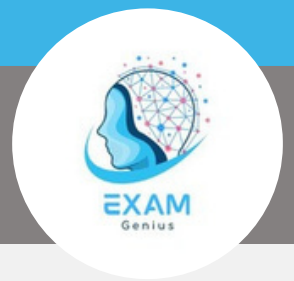
About Mizoram :

- Formation – 20 February 1987
- Capital – Aizawl
- Chief Minister – Lalduhoma
- Governor – Hari Babu Kambhampati

Ques : Ayushman Bharat PM-Jay scheme introduced by PM Modi completed how many years ?
पीएम मोदी द्वारा शुरू की गई आयुष्मान भारत पीएम-जय योजना को कितने साल पूरे हुए?

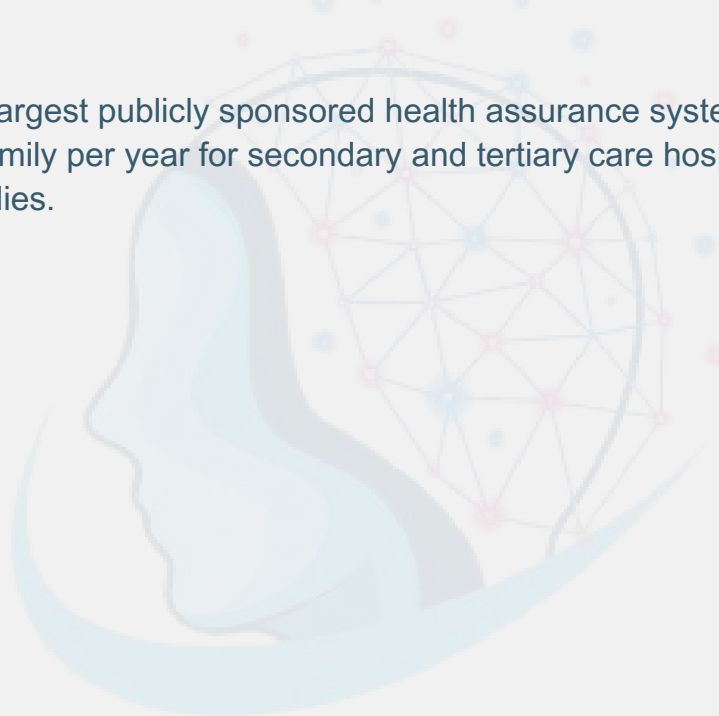
- (a) 3
- (b) 4
- (c) 5
- (d) 6
- (e) 7

Answer : Option D

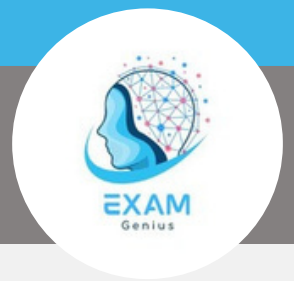


Explanation :

- The Ayushman Bharat PM-JAY plan, which was inaugurated by Prime Minister Narendra Modi on September 23, 2018, marked its sixth anniversary.
- Over 55 crore people benefit from the policy, which provides yearly health coverage of Rs 5 lakh per household for secondary and tertiary treatment.
- Earlier, on September 11, the Union Cabinet authorized health coverage for all senior persons aged 70 and up, regardless of income, through the flagship initiative Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY).
- AB PM-JAY is the world's largest publicly sponsored health assurance system, providing health coverage of Rs 5 lakh per family per year for secondary and tertiary care hospitalization to 55 crore people and 12.34 crore families.



EXAM
Genius



Recent News Headlines Related to Schemes

- Prime Minister Modi launched the Maharashtra Government's Acharya Chanakya Skill Development Scheme at Wardha. Aim to focus on skilling the state's youth between the ages of 15 and 45 to become self-reliant.
- The second edition of the Direct Tax Vivad se Viswas scheme 2024 (VSV 2.0) will go live soon, the Finance Ministry announced in a notification.
- Prime Minister Narendra Modi approved a new plan, Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PMJUGA), to enhance the socioeconomic status of the country's tribal majority villages and aspirational districts.
- Union cabinet recently extended the PM-AASHA price support scheme in agriculture till 2025-26.
- Prime Minister Narendra Modi, introduced 'SUBHADRA', the government's flagship scheme, in Bhubaneswar, Odisha. It is the largest single-women-focused plan and is estimated to benefit over 1 crore women.
- The Ministry of Micro, Small, and Medium Enterprises (M/o MSME) established the Credit Guarantee Scheme for Micro and Small Enterprises (MSEs) in the year 2000.
- The Pradhan Mantri Kisan Maandhan Yojana (PM-KMY) has completed 5 years of successful implementation. It is launched on 12th September, 2019 at Ranchi, Jharkhand by PM Modi.
- The Union Cabinet, chaired by India's Prime Minister, has approved the Ministry of Heavy Industries' (MHI) plan to execute the 'PM E-DRIVE Scheme' for promotion of electric mobility in the country.
- Union Cabinet approved the fourth phase of the Pradhan Mantri Gram Sadak Yojana (PMGSY). Implemented by the Union Rural Development Ministry from 2024-25 to 2028-29.
- The Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PMJAY), the world's largest government-funded health insurance system, now covers all elderly persons aged 70 and above in the country.
- The Union Cabinet, led by Prime Minister Narendra Modi, approved 'Mission Mausam' on September 11, 2024, with a Rs.2,000 crore budget over two years.
- Union Heavy Industries Minister D. Kumaraswamy has announced that the third phase of the Faster Adoption and Manufacturing of Electric (and Hybrid) Vehicles (FAME-III) will be introduced in approximately two months.

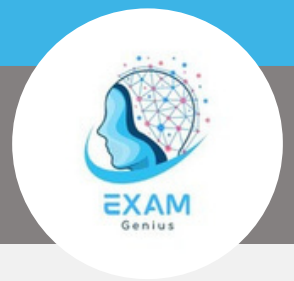
Ques : Which company topped the rank of TIME's World's Best Companies 2024 ?

TIME की विश्व की सर्वश्रेष्ठ कंपनियों 2024 की रैंक में कौन सी कंपनी शीर्ष पर है?

- (a) Microsoft / माइक्रोसॉफ्ट
- (b) Apple / ऐप्पल
- (c) Infosys / इंफोसिस
- (d) Google / गूगल
- (e) IBM / आईबीएम

Answer : Option B





Explanation :

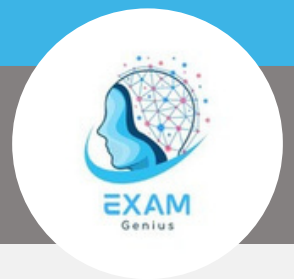
- World's Best Companies 2024 list Published by United States of America (USA) based TIME Magazine and German based Statista.
- US-based tech giant Apple has topped the list globally, followed by Ireland-based tech major Accenture.
- Indian Information technology (IT) firm HCLTech has been recognized as the No. 1 India-headquartered company in World's Best Companies 2024 list.
- HCLTech has secured 112th position leading to topping amongst Indian companies with an overall score of 91.75.

List of Top 5 World's Best Companies with their scores :

- 1 Apple (97.75)
- 2 Accenture (97.70)
- 3 Microsoft (97.65)
- 4 BMW Group (97.41)
- 5 Amazon (96.47)

Top Indian Companies in the List :

- 112 HCL Technologies Limited
- 119 Infosys Limited
- 134 Wipro Limited
- 187 Mahindra Group
- 504 Axis Bank Limited



India's Rankings in Different Indices

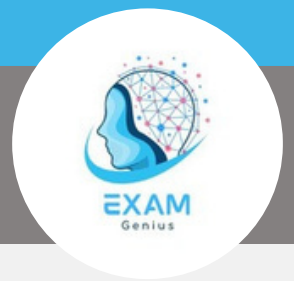
- 2024 Megahubs report 10th Edition Published by Official Airline Guide (OAG) : Indira Gandhi International Airport (IGIA) in New Delhi (Delhi) (24th), London Heathrow Airport (LHR) (UK)(top)
- State Food Safety Index (SFSI) 2024 6th Edition Published by FSSAI : Kerala (top), Tamil Nadu (2nd), Jammu 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)
- Forbes Cloud 100 2024 List 9th edition published by Forbes : Razorpay Software Private Limited (RSPL) (70th Rank), OpenAI, USA (1st Rank)
- Trade Statistics 2023 report : India (s eighth largest exporter of agricultural products), European Union (1 st Rank)
- Global Million Dollar Round Table (MDRT) rankings for 2024 : Tata AIA Life Insurance Company Limited (Tata AIA)(India)(6th Rank), AIA – China (Top)
- Henley Passport Index : India (82nd), Singapore (top)
- NITI Aayog's SDG India Index 2023-24 : Uttarakhand and Kerala (top), Bihar (worst)
- Artificial Intelligence Preparedness Index (AIPI) : India (72nd), Singapore (topped)
- Global Liveability Index 2024 : Vienna (Austria) (topped)

Ques : Ministry of Labour & Employment (MoL&E) Increases Provident Fund (PF) withdrawal Limit to __ from Rs 50,000.

श्रम एवं रोजगार मंत्रालय (एमओएल&ई) ने भविष्य निधि (पीएफ) निकासी की सीमा 50,000 रुपये से बढ़ाकर __ कर दी है।

- (a) Rs 1 Lakh
- (b) Rs 1.5 Lakh
- (c) Rs 2 Lakh
- (d) Rs 2.5 Lakh
- (e) Rs 3 Lakh

Answer : Option A



Explanation :

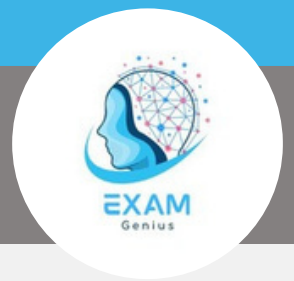
- Union Minister Dr. Mansukh Mandaviya, Ministry of Labour & Employment (MoL&E), has announced that EPFO subscribers can now withdraw up to Rs 1 lakh from their PF accounts for personal financial needs, up from the current limit of Rs 50,000.
- The Government of India (GoI) is considering raising the monthly income ceilings for EPFO and ESIC from Rs 15,000 and Rs 21,000, respectively.
- Companies with 20+ employees must contribute to PFs under the Employees' Provident Funds and Miscellaneous Provisions Act of 1952.
- At least 12% of an employee's salary is deducted, with an extra 12% contributed by the employer.
- EPFO now offers an 8.25% interest rate on savings for FY2024-25.

Ques : Prime Minister of India is participating in the fourth Quad Leaders Summit held in which country ?

भारत के प्रधान मंत्री किस देश में आयोजित चौथे क्वाड लीडर्स शिखर सम्मेलन में भाग ले रहे हैं?

- (a) USA / यूएसए
- (b) India / भारत
- (c) Australia / ऑस्ट्रेलिया
- (d) Japan / जापान
- (e) None of these / इनमें से कोई नहीं

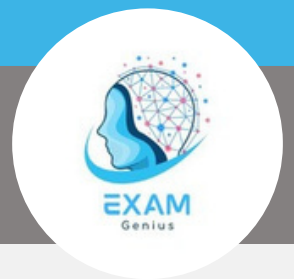
Answer : Option A



Explanation :

- The Prime Minister of India is attending the fourth Quad Leaders Summit in Wilmington, Delaware, USA.
- The quadrilateral security conversation, sometimes known as the quad, consists of four democracies: India, Australia, the United States, and Japan.
- This group aims to promote a free and open international order based on the rule of law in the Indo-Pacific region.
- After the December 2004 Indian Ocean tsunami, India, Japan, Australia, and the US formed an informal alliance to support disaster relief efforts.
- In 2007, Japanese Prime Minister Shinzo Abe established the Quadrilateral Security Dialogue (Quad).
- The Quad was upgraded to the ministerial level in September 2019.
- In March 2021, the first-ever summit of QUAD leaders took place virtually.

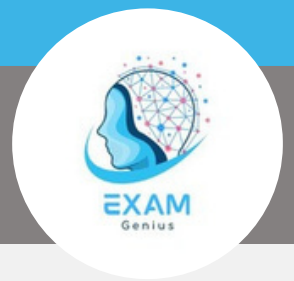
EXAM
Genius



Recent News Headlines Related to Summits / conference

- 11th National Level Exhibition and Project Competition (NLEPC) of INSPIRE– MANAK winners felicitation ceremony in New Delhi.
- International WASH (Water, Sanitation, and Hygiene) Conference Organised by Department of Drinking Water and Sanitation (DDWS), Ministry of Jal Shakti Held during 8th India Water Week. Theme is Sustaining Rural Water Supply.
- The third edition of World Food India 2024 is taking place in New Delhi.
- 2nd Edition of Naval Commanders' Conference Held at New Delhi Inaugurated by Chief of the Naval Staff Admiral Dinesh Kumar Tripathi.
- The 2nd edition of the NADA(National Anti-Doping Agency) India Inclusion Conclave was held in New Delhi on 18 September 2024. The first NADA Inclusion Conclave was held in New Delhi in December 2022.
- India will host the 2nd Formal Meeting of the COP9 Bureau and the 3rd Formal Meeting of the Fund Approval Committee under the UNESCO International Convention against Doping in Sport in New Delhi.
- India Participates in G20 Agriculture Ministerial Meeting in Cuiabá, Brazil.
- Hindi Diwas Celebrations and All India Official Language Conference, which were held at Bharat Mandapam in New Delhi.
- The fourth edition of Global Bio-India 2024. Theme 2024: Biotech Innovation and Bio-manufacturing.
- Prime Minister Narendra Modi virtually inaugurated the 2nd International Conference on Green Hydrogen at Bharat Mandapam in New Delhi.
- The Prime Minister, Narendra Modi, has opened SEMICON India 2024 at the India Expo Mart in Greater Noida, Uttar Pradesh.
- Defence Minister Rajnath Singh officially launched the India Defence Aviation Exposition (IDAX-24) in Jodhpur.
- The inaugural India-GCC (Gulf Cooperation Council) Joint Ministerial Meeting for Strategic Dialogue was conducted in Riyadh, Saudi Arabia's capital.
- The second Asia Pacific Ministerial Conference on Civil Aviation was held in Bharat Mandapam in New Delhi, India.
- Chinese President Xi Jinping committed \$51 billion to African countries during the ninth Forum on China-Africa Cooperation (FOCAC) summit in Beijing.
- The 54th meeting of the Goods and Services Tax Council chaired by Finance Minister Nirmala Sitharaman concluded in New Delhi.





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

विश्व फार्मासिस्ट दिवस हर वर्ष किस दिन मनाया जाता है?

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

Answer : Option C

Explanation :

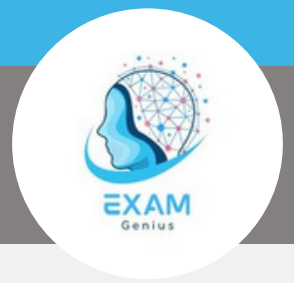
- Every year on September 25, World Pharmacist Day honours and recognizes pharmacists for their significant contributions to global health.
- This unique day recognizes the critical role that pharmacists play in improving people's lives.
- Theme 2024 - Pharmacists: Meeting Global Health Needs
- World Pharmacist Day was founded by the International Pharmaceutical Federation (FIP) in 2009. The goal was to identify and promote pharmacists' contributions to world health.
- The first formal commemoration took place on September 25, 2010, which coincided with FIP's founding date in 1912.



Important days :

- 1st September to 7th September : National Nutrition Week (Theme 2024 – Nutritious Diets for Everyone)
- 2 September : World Coconut Day
- 3 September : World Skyscraper Day
- 5 September : International Day of Charity
- 5 September : Teachers' Day
- 7 September : International Day of Police Cooperation
- 7 September : International Vulture Awareness Day 2024
- 7 September : International Day of Clean Air for Blue Skies
- 8 September : International Literacy Day (ILD) (Theme is "Promoting Multilingual Education: Literacy for Mutual Understanding and Peace.")
- 8 September : World Physical Therapy Day (Theme 2024: LBP (Low Back Pain) and the role of physiotherapy in its prevention and management)
- 9 September : UN International Day to Protect Education from Attack
- 10 September : World Suicide Prevention Day (Theme 2024 – 'Changing the Narrative on Suicide – Start the Conversation')
- 11 September : National Forest Martyrs Day (Theme 2024 – Honoring the Guardians of Our Forests)
- 12 September : International Day of South-South Cooperation (Theme 2024 – A better tomorrow through South-South Cooperation)
- 13 September : International Chocolate Day
- 14 September : World First Aid Day (Theme 2024: First Aid and Sports)
- 14 September : Hindi Diwas
- 15 September : National Engineers Day (Theme 2024 – Innovating for a Sustainable Future)
- 15 September : International Day of Democracy (Theme 2024 Ensuring Effective Governance of Artificial Intelligence (AI) at all Levels)
- 16 September : World Ozone Day (Theme 2024: Montreal Protocol: Advancing Climate Action)
- 16 September : International Day of Science, Technology and Innovation for the South
- 16 September : International Day for Interventional Cardiology
- 17 September : World Patient Safety Day (Theme 2024: Improving Diagnosis for Patient Safety)
- 18 September : World Bamboo Day (Theme 2024: Next Generation Bamboo: Solutions, Innovation and Design.)
- 18 September : International Equal Pay Day (Theme 2024: Need to Eliminate Wage Discrimination)
- 20 September : World Cleanup Day
- 21 September : International Day of Peace (Theme 2024: cultivating a culture of peace)
- 21 September : World Alzheimer's Day
- 21 September (3rd Saturday of September): International Red Panda Day
- 22 September : World Rhino Day (Theme 2024 – Keep the Five Alive)
- 23 September : International Day of Sign Languages (Theme 2024 – Sign up for Sign Language Rights)





IMPORTANT ONE – LINER Current Affairs

India to Host World Audio Visual & Entertainment Summit 2025 at Jawaharlal Nehru Architecture and Fine Arts University (JNAFAU), Hyderabad.

Kaziranga and other protected habitats of the one-horned rhinoceros in Assam recorded an 86% drop in poaching of the herbivore since 2016, the Chief Minister said recently.

KVS Manian Appointed as Managing Director and CEO of Federal Bank. He Replaced Shyam Srinivasan.

NTT DATA and IBM have jointly announced SimpliZCloud, a fully managed cloud solution based on IBM LinuxONE. The service is intended to meet the infrastructure requirements of important workloads found in financial services businesses.

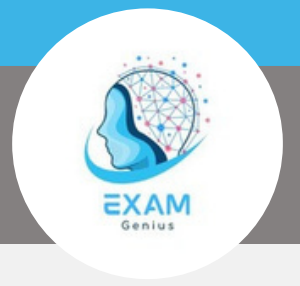
Indian Council for Cultural Relations (ICCR) and the Gulf University for Science and Technology (GUST) in Kuwait signed an MOU to establish ICCR's first Chair of Indian Studies in Kuwait, focusing on Hindi language teaching.

Anura Kumara Dissanayake, the left-wing leader of the Janatha Vimukthi Peramuna (JVP), has won the 2024 Sri Lanka Presidential election.

Jitendra J Jadhav Appointed as Director General (DG) of the Aeronautical Development Agency (ADA).

Union Minister Nitin Gadkari Launched a Book "Ranadthurandhar Shahajiraje Bhosale" Authored by Amar Yuvraj Dangat, a Pune based historian.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

भारत जवाहरलाल नेहरू वास्तुकला और ललित कला विश्वविद्यालय (JNAFAU), हैदराबाद में विश्व ऑडियो विजुअल और मनोरंजन शिखर सम्मेलन 2025 की मेजबानी करेगा।

मुख्यमंत्री ने हाल ही में कहा कि काजीरंगा और असम में एक सींग वाले गैंडे के अन्य संरक्षित आवासों में 2016 के बाद से शाकाहारी गैंडे के अवैध शिकार में 86% की गिरावट दर्ज की गई है।

केवीएस मनियन को फेडरल बैंक के प्रबंध निदेशक और सीईओ के रूप में नियुक्त किया गया। उन्होंने श्याम श्रीनिवासन का स्थान लिया।

एनटीटी डेटा और आईबीएम ने संयुक्त रूप से सिंपलीज़क्लाउड की घोषणा की है, जो आईबीएम लिनक्सऑन पर आधारित एक पूरी तरह से प्रबंधित क्लाउड समाधान है। इस सेवा का उद्देश्य वित्तीय सेवा व्यवसायों में पाए जाने वाले महत्वपूर्ण कार्यभार की बुनियादी ढाँचे की आवश्यकताओं को पूरा करना है।

भारतीय सांस्कृतिक संबंध परिषद (ICCR) और कुवैत में गल्फ यूनिवर्सिटी फॉर साइंस एंड टेक्नोलॉजी (GUST) ने हिंदी भाषा शिक्षण पर ध्यान केंद्रित करते हुए कुवैत में ICCR के भारतीय अध्ययन के पहले अध्यक्ष की स्थापना के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए।

जनता विमुक्ति पेरामुना (जेवीपी) के वामपंथी नेता अनुरा कुमारा दिसानायके ने 2024 श्रीलंका राष्ट्रपति चुनाव जीत लिया है।

जितेंद्र जे जाधव को वैमानिकी विकास एजेंसी (एडीए) के महानिदेशक (डीजी) के रूप में नियुक्त किया गया।

केंद्रीय मंत्री नितिन गडकरी ने पुणे स्थित इतिहासकार अमर युवराज डांगट द्वारा लिखित पुस्तक "रणधुरंधर शाहजीराजे भोसले" लॉन्च की।

