

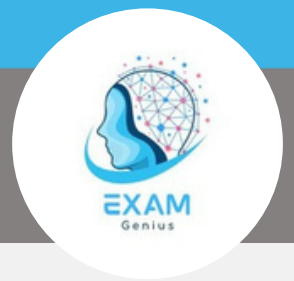
EXAM GENIUS
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GENIUS CURRENT AFFAIRS



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Ques : Which bank partnered with Decentro, India's largest fintech infrastructure platform ?
किस बैंक ने भारत के सबसे बड़े फिनटेक इन्फ्रास्ट्रक्चर प्लेटफॉर्म डिसेंट्रो के साथ साझेदारी की है?

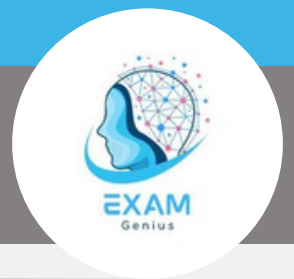
- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

Answer : Option C

Explanation :

- Decentro, India's leading fintech infrastructure platform, has launched eNACH and UPI AutoPay, which aims to automate and simplify the management of recurring payments for businesses.
- Over the next three months, the company wants to assist at least 100+ enterprises with integrating these modules, tackling some of the most difficult challenges that businesses have when it comes to recurring payments.
- The first partner bank for this new module is YES Bank.
- The total addressable market (TAM) for recurring payments in India is approximately \$800 million.
- However, businesses face various challenges, requiring a significant time (and monetary) commitment of at least 500 man-hours to integrate and test these systems with their banking partners.
- One such impediment is the lengthy procedure of obtaining a utility code, which can greatly slow eNACH adoption.
- Furthermore, many payment gateways are unaware that lenders should use their utility codes rather than the payment gateway's code to ensure compliance.





Recently signed banking agreements

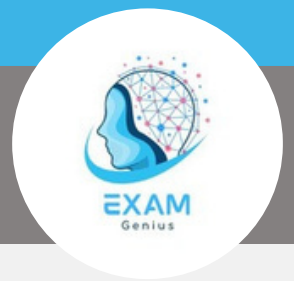
- Mahindra Finance has entered into a co-origination partnership with UGRO Capital to provide affordable loans to MSMEs (Micro, Small & Medium Enterprises).
- HDFC Life has entered into a bespoke agreement with Metropolis Healthcare Limited, a leading Indian diagnostic company, and CallHealth, an integrated healthcare platform respectively.
- Axis Bank and Mastercard, a worldwide payments technology firm, have announced a collaboration to introduce MyBiz, a business credit card intended specifically for single proprietors and small business owners.
- BLS E-Services has partnered with SBI General Insurance to provide a variety of insurance products directly to customers in India.
- ICICI Bank partners with Pension Fund Regulatory and Development Authority (PFRDA) to launch NPS Vatsalya, a pension account for minors.
- Paisabazaar has teamed with YES BANK, India's sixth largest private-sector bank, to launch the YES BANK Paisabazaar PaisaSave Credit Card.
- AU Small Finance Bank (AU SFB) and Kotak Life announced a partnership to offer life insurance and financial security solutions.
- Star Health and Allied Insurance Company Limited (Star Health Insurance) and Policybazaar have announced the launch of 'SUPER STAR', a personalized long-term health insurance.
- The Life Insurance Corporation of India (LIC) has chosen Infosys, a prominent IT company, to design their NextGen digital platform.
- RBL Bank and DMI Finance Private Limited ("DMI") established a partnership to offer co-branded credit cards to DMI Finance's existing customers.
- PhonePe, has collaborated with Liquid Group, a cross-border payment solutions provider, to extend its merchant acceptance network in Singapore.

Ques : Which bank Introduces Multi-Currency World Travel Card for International Travelers ?

कौन सा बैंक अंतर्राष्ट्रीय यात्रियों के लिए मल्टी-करेंसी वर्ल्ड ट्रेवल कार्ड पेश करता है?

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

Answer : Option D

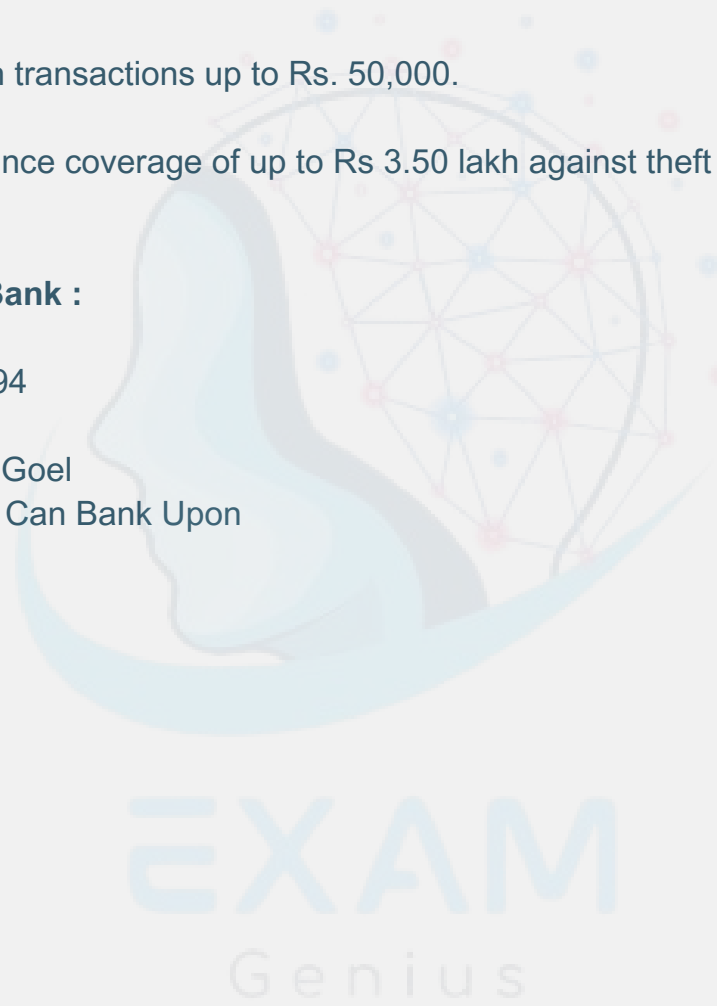


Explanation :

- 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.
- The card supports 6 major foreign currencies: United States Dollar (USD), Euro (EUR), British Pound Sterling (GBP), United Arab Emirates Dirham (AED), Canadian Dollar (CAD), and Singapore Dollar (SGD).
- The card is valid for cash transactions up to Rs. 50,000.
- The card provides insurance coverage of up to Rs 3.50 lakh against theft or misuse.

About Punjab National Bank :

- Established : 19 May 1894
- HQ : New Delhi
- MD & CEO : Atul Kumar Goel
- Tagline : The Name You Can Bank Upon





Recent Facilities Launched in Banking & Insurance Sector :

- City Union Bank Limited (CUB) has introduced 8 unique digital payment products and solutions to improve the financial environment for MSMEs and retail clients.
- IDBI Bank has announced a special scheme called "Sugam Rinn Bhugtan Yojana (SUGAM)" to help with recovery efforts by settling Retail NPAs once until March 31, 2021.
- Axis Asset Management Company Limited (Axis AMC) has launched "AXIS CRISIL-IBX AAA NBFC Index- Jun 2027 Fund," an open-ended Target Maturity Index Fund that invests in the CRISIL-IBX AAA NBFC Index - Jun 2027.
- Bank of Baroda, in cooperation with EaseMyTrip.com, has launched the 'Bank of Baroda EaseMyTrip Co-branded Travel Debit Card', aimed at regular travelers and those who spend money on entertainment and lifestyle.
- PayU, one of India's major digital financial services companies, has launched an industry-first biometric authentication system for card payments called Flash Pay.
- IDFC FIRST Bank has released the Ashva Credit Card and Mayura Credit Card.
- 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.

Ques : BOBCARD and ____ partner to launch EMI feature on UPI payments

BOBCARD और _ ने UPI भुगतान पर EMI सुविधा लॉन्च करने के लिए साझेदारी की

- (a) Rupay
- (b) Google pay
- (c) SBI card
- (d) Paypal
- (e) Mastercard

Answer : Option A



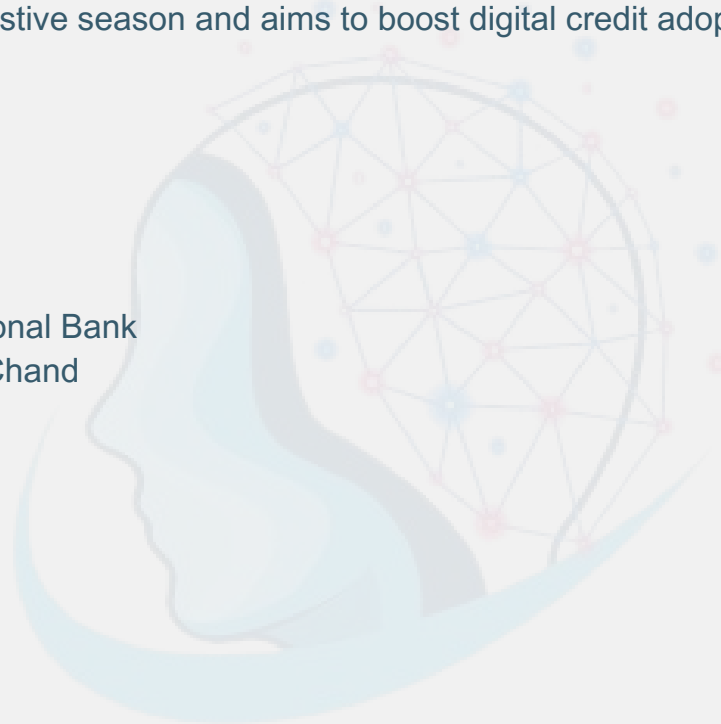


Explanation :

- BOBCARD Limited, a Non-Banking Financial Company (NBFC) and a wholly owned by Bank of Baroda (BoB), has partnered with RuPay to launch an Equated Monthly Installment (EMI) feature on UPI.
- Equated Monthly Installment (EMI) feature on Unified Payments Interface (UPI) payments, allowing users to convert their purchases into EMIs for a more convenient payment experience.
- The feature targets the festive season and aims to boost digital credit adoption, especially in Tier 2 and Tier 3 cities.

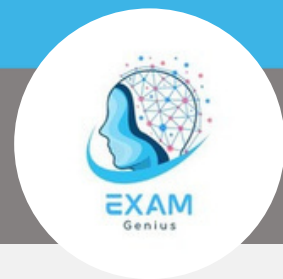
About Bank of Baroda :

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



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Ques : The Maharashtra government has officially approved the renaming of which airport to 'Tukaram Maharaj Airport' in honour of the revered 17th-century saint?

महाराष्ट्र सरकार ने 17वीं शताब्दी के संत के सम्मान में किस हवाई अड्डे का नाम बदलकर 'तुकाराम महाराज हवाई अड्डा' रखने को आधिकारिक तौर पर मंजूरी दे दी है?

- (a) Nashik Airport / नासिक हवाई अड्डा
- (b) Pune Airport / पुणे हवाई अड्डा
- (c) Juhu Airport / जुहू हवाई अड्डा
- (d) Sindhudurg Airport / सिंधुदुर्ग हवाई अड्डा
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- The Maharashtra government has formally approved the name of Pune's airport as 'Tukaram Maharaj Airport' in honor of the famed 17th-century saint.
- This move is intended to honor Sant Tukaram Maharaj, a famous spiritual figure in Maharashtra history noted for his devotional poetry and influence on the Bhakti movement.
- Sant Tukaram, a prominent saint and spiritual poet of the Bhakti movement, was born in Pune.

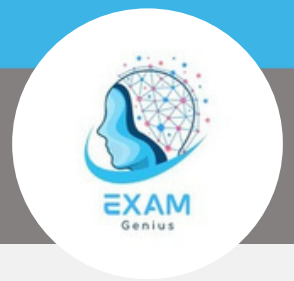
Ques : Who has launched India-specific fashion trend book, "Paridhi 24x25" a bilingual web portal of VisioNxt and the AI Taxonomy e-book?

भारत-विशिष्ट फैशन ट्रेंड पुस्तक, "परिधि 24x25" VisioNxt का एक द्विभाषी वेब पोर्टल और AI टैक्सोनॉमी ई-बुक किसने लॉन्च की है?

- (a) Narendra Modi / नरेंद्र मोदी
- (b) Amit Shah / अमित शाह
- (c) Giriraj Singh / गिरिराज सिंह
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Jagdeep Dhankhar / जगदीप धनखड़

Answer : Option C





Explanation :

- Giriraj Singh, Union Minister of Textiles, and Pabitra Margherita, Union Minister of State for External Affairs and Textiles, inaugurated "Paridhi 24x25," an India-specific fashion trend book, a bilingual web page of VisioNxt, and the AI Taxonomy e-book.
- More than 150 industry leaders from fashion, textiles, and retail attended the event, as did famous craftsmen and weavers from various craft clusters.
- VisioNxt has created over 60 micro trend reports, 10 close-to-season trend reports, three research papers, and the first AI Taxonomy book of Indian clothing categories to date.
- VisioNxt has established India as a global leader in fashion trend forecasting, raising the prominence of Indian fashion lexicon and identity while minimizing reliance on overseas trend agencies.
- During the ceremony, Shri Giriraj Singh saw the signing of an MoU between NIFT and the National Skill Development Council (NSDC).
- VisioNxt is India's first-ever initiative that combines Artificial Intelligence (AI) and Emotional Intelligence (EI) to generate fashion trend insights and forecasts.

Ques : Consider the following statements About Unified Logistics Interface Platform :यूनिफाइड लॉजिस्टिक्स इंटरफ़ेस प्लेटफ़ॉर्म के बारे में निम्नलिखित कथनों पर विचार करें:

(a) It is a digital gateway that enables industry parties to access logistics-related datasets from various government services via API integration.

यह एक डिजिटल गेटवे है जो उद्योग दलों को एपीआई एकीकरण के माध्यम से विभिन्न सरकारी सेवाओं से लॉजिस्टिक्स-संबंधित डेटासेट तक पहुंचने में सक्षम बनाता है।

(b) It create a nationwide single-window logistics platform for end-to-end visibility.

यह एंड-टू-एंड विजिबिलिटी के लिए एक राष्ट्रव्यापी सिंगल-विंडो लॉजिस्टिक्स प्लेटफ़ॉर्म बनाता है।

(c) Launched by the Prime Minister as part of the 'National Logistics Policy (NLP)' on September 17, 2023.

प्रधान मंत्री द्वारा 17 सितंबर, 2023 को 'राष्ट्रीय रसद नीति (एनएलपी)' के हिस्से के रूप में लॉन्च किया गया।

Which of the following statements is/are true ? निम्नलिखित में से कौन सा कथन सत्य है?

(a) Only a (b) Both a and b

(c) Both b and c (d) Only b

(e) All a, b and c

Answer : Option B





Explanation :

- NICDC Logistics Data Services Ltd. (NLDSL) has launched the Unified Logistics Interface Platform (ULIP) Hackathon 2.0. This competitive event aims to stimulate innovation and develop digital solutions to address major logistics concerns.

The Unified Logistics Interface Platform :

- It is a digital gateway that enables industry parties to access logistics-related datasets from various government services via API integration.
- Currently, the platform integrates with 37 systems from 10 ministries through 118 APIs, encompassing over 1800 fields.
- The Prime Minister introduced the 'National Logistics Policy (NLP)' on September 17, 2022.
- The goal is to establish a centralized logistics platform that provides complete visibility across the country.
- Create a logistics gateway by combining information from numerous government departments across the value chain.
- This would help all logistics players by verifying driver and vehicle details, tracking and tracing consignments, optimizing routes, and providing immediate destination updates.

Ques : Jivitputrika Festival celebrated in which part of India ?

जीवित्पुत्रिका महोत्सव भारत के किस भाग में मनाया जाता है?

- (a) Northern and Eastern / उत्तरी और पूर्वी
- (b) Western and Southern / पश्चिमी और दक्षिणी
- (c) Western and Northern / पश्चिमी और उत्तरी
- (d) Northern / उत्तरी
- (e) Eastern / पूर्वी

Answer : Option A

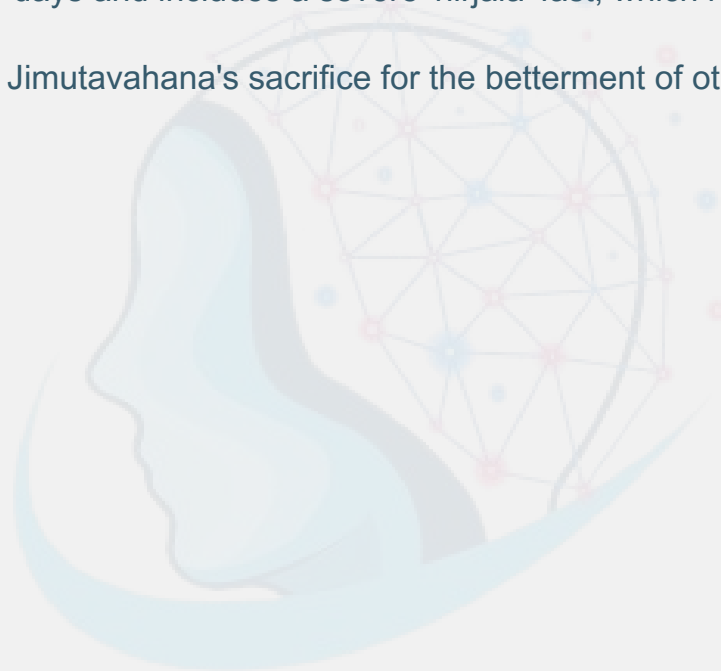


Explanation :

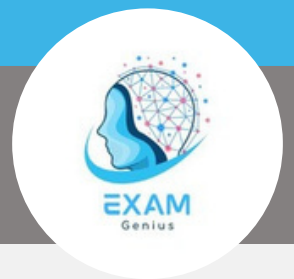
- Recent News : During the 'Jivitputrika' event, 46 people, including 37 children, drowned in rivers and ponds throughout Bihar districts, according to officials.

About Jivitputrika Festival :

- Jivitputrika, also known as Jitiya Vrat, is a Hindu festival celebrated by mothers in northern and eastern India, including Bihar, Uttar Pradesh, Jharkhand, and Nepal.
- Mothers fast for their children's well-being, longevity, and prosperity.
- The celebration lasts three days and includes a severe 'nirjala' fast, which requires no water consumption.
- The event celebrates King Jimutavahana's sacrifice for the betterment of others, as per Hindu mythology.



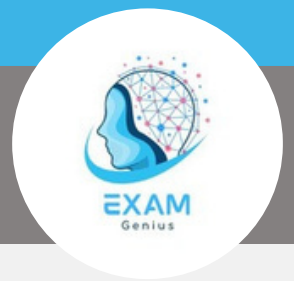
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Recent News Headlines Related to Festivals & Fairs :

- Naga King Chilli festival : Seiyhama village in Nagaland celebrated 3rd edition belongs to the genus Capsicum
- harvest festival of Karma or Karam Parv : Tribal populations of many states
- 9th Ladakh Zaskar Festival 2024 : Celebrated in Zaskar, situated in the Ladakh
- Onam festival : celebration in Kerala
- Divya Kala Mela & Divya Kala Shakti : Kalinga Institute of Industrial Technology (KIIT) Campus in Bhubaneswar, Odisha
- Hera Panchami : Rath Yatra in Puri
- Kataragama Esala Festival : Sri Lanka
- Hartalika Teej : North India
- Harela festival : Uttarakhand
- Hemis Festival : Ladakh
- India Art Festival (IAF) : Hyderabad
- Saga Dawa festival : Sikkim
- Koothandavar festival : Tamil Nadu
- Ethnic Mamani Festival : Ladakh
- Janakpurdham Cultural Festival : Nepal
- Chapchar Kut Festival : Mizoram
- Divya Kala Mela – Agartala, Tripura
- 11th International Puppet Festival : Chandigarh
- Tawi Festival : Jammu and Kashmir
- 36th National Book Fair : Hyderabad
- Startup Mahakumbh 2024 : New Delhi
- Vividdhta ka Amrit Mahotsav : Rashtrapati Bhavan

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Ques : Who has been appointed as the Chief Justice of the Meghalaya High Court recently?
हाल ही में मेघालय उच्च न्यायालय के मुख्य न्यायाधीश के रूप में किसे नियुक्त किया गया है?

- (a) Justice Shriram Kalpathi Rajendran / न्यायमूर्ति श्रीराम कल्पना राजेंद्रन
- (b) Justice M.S. Ramachandra Rao / न्यायमूर्ति एम.एस. रामचन्द्र राव
- (c) Justice Indra Prasanna Mukerji / न्यायमूर्ति इंद्र प्रसन्न मुखर्जी
- (d) Justice Suresh Kait / न्यायमूर्ति सुरेश कैत
- (e) None of these / इनमें से कोई नहीं

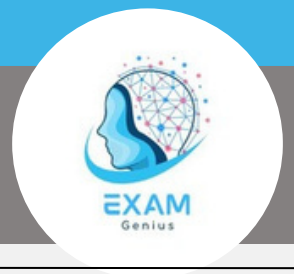
Answer : Option C

Explanation :

- The Central Government, through the Ministry of Law and Justice, has officially announced the nomination of Chief Justices to eight High Courts, with the goal of filling critical judicial positions and ensuring the legal system's effectiveness throughout states.
- The Supreme Court Collegium initially recommended these selections on July 11, 2023. However, on September 17, 2023, amendments were made to the initial list, changing the recommendations for four High Courts.

Chief Justices to eight High Courts :

- Justice Indra Prasanna Mukerji : Chief Justice of Meghalaya High Court
- Justice Rajiv Shakdher : Chief Justice of Himachal Pradesh High Court
- Justice Tashi Rabstan : Chief Justice of Jammu & Kashmir & Ladakh High Court
- Justice Manmohan : Chief Justice of Delhi High Court
- Justice MS Ramachandra Rao : Chief Justice of Jharkhand High Court
- Justice KR Shriram : Chief Justice of Madras High Court
- Justice Suresh Kumar Kait : Chief Justice of Madhya Pradesh High Court
- Justice Nitin Madhukar Jamdar : Chief Justice of Kerala High Court



Recent Appointment in different departments :

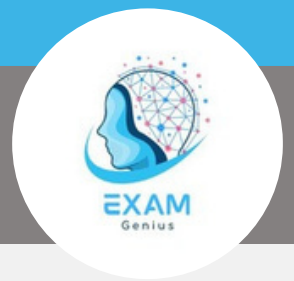
- Alok Ranjan : Chief of the National Crime Records Bureau (NCRB) (He Replaced Vivek Gogia)
- Amit Garg : Head of Sardar Vallabhbhai Patel National Police Academy (SVPNPA)
- Jitendra J Jadhav : Director General (DG) of the Aeronautical Development Agency (ADA)
- Sang Wook Ham (South Korea) : President of the 68th General Conference of the International Atomic Energy Agency(IAEA)
- Kalikesh Narayan Singh Deo : President of the National Rifle Association of India (NRAI)
- Samir Kumar : Amazon India's new Country Manager (Replaced Manish Tiwary)
- Saurabh Shah : Chief Financial Officer of Adani Green Energy Ltd (Replaced Phuntsok Wangyal)
- Brijendra Pratap Singh : Chairman & Managing Director (CMD) of National Aluminium Corporation (NALCO) (Replaced Sridhar Patra)
- Anurag Garg : New Director General of the Narcotics Control Bureau (NCB)
- Suresh Prabhu (Nominated) : World Agriculture Forum Board
- Santosh Kashyap : head coach of the national senior women's team (succeeding Chaoba Devi)
- Atishi Marlena : Chief Minister of Delhi
- RS Sharma : Non-Executive Chairperson of Open Network for Digital Commerce (ONDC)
- Tayyab Ikram : President of the International Hockey Federation (FIH)
- Tuhin Kanta Pandey : Finance Secretary
- Ashok Raj Sigdel : 45th Chief of the Army Staff (CoAS) of the Nepali Army (Replaced Prabhu Ram Sharma)
- Amit Shah : Chairperson of the Parliamentary Committee on Official Language
- Randhir Singh : President of the Olympic Council of Asia (OCA) (Replaced Sheikh Ahmad Al-Fahad Al-Sabah)
- Vinay Goyal : State Mission Director of the National Health Mission (NHM) (succeeds K. Jeevan Babu)

Ques : Central Silk Board Celebrates _ Years of Advancing India's Silk Industry.

सैंट्रल सिल्क बोर्ड ने भारत के रेशम उद्योग को आगे बढ़ाने के ___ साल पूरे होने का जश्न मनाया

- (a) 25
- (b) 50
- (c) 65
- (d) 75
- (e) 85

Answer : Option D



Explanation :

- The Central Silk Board (CSB) celebrated its Platinum Jubilee in Mysuru.
- The Statutory Body was founded in 1948 by an act of Parliament and is administered by the Ministry of Textiles, Government of India.
- The event, celebrating 75 years of service to India's silk industry, was attended by dignitaries and featured significant launches and releases.
- Four new technologies were introduced : Nirmool, Seri-win, Mr. Pro and A trapping machine
- India has the unique distinction of being the only country producing all the five known commercial silk s, namely, mulberry, tropical tasar, oak tasar, eri and muga.
- India is the second largest producer of silk in the world.

Documentary and Commemorative Items released :

- A documentary video showcasing CSB's 75-year journey
- Commemorative coin unveiled by Shri Giriraj Singh
- Coffee Table Book titled "CSB in the Service of the Nation Since 1949"
- Postal cover featuring the CSB 75 Years Logo

New Mulberry Varieties and Silkworm Hybrids :

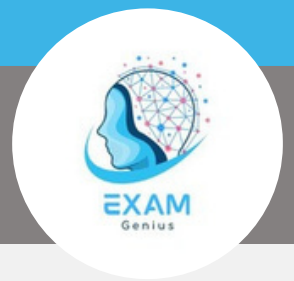
- CBC-01 (C-2038) for Eastern and Northeastern India
- CMB-01 (S8 x CSR16) and CMB-02 (TT21 x TT56)

Ques : Llama 3.2, which recently appeared in News, was created by whom ?

लामा 3.2, जो हाल ही में समाचारों में छपा, किसके द्वारा बनाया गया था?

- (a) Google / गूगल
- (b) Meta / मेटा
- (c) Reliance / रिलायंस
- (d) Amazon / अमेज़ॅन
- (e) Microsoft / माइक्रोसॉफ्ट

Answer : Option B



Explanation :

- Meta launched Llama 3.2, a free and open-source Large Language Model (LLM), at Meta Connect 2024.
- Meta developed an open-source huge language model which can process both images and text.
- Voice interaction features enable users to communicate with the AI using voice commands.
- This model offers small and medium-sized variations with 11-billion and 90-billion parameters, as well as lightweight text-only models with 1 billion and 3 billion parameters suitable for mobile and edge devices.

Ques : India Unveils First CO₂-To-Methanol Pilot Plant in which state ?

भारत ने किस राज्य में पहले CO₂-टू-मेथनॉल पायलट प्लांट का अनावरण किया?

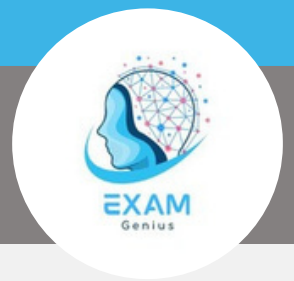
- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

Answer : Option D

Explanation :

- India's first of its kind CO₂-to-Methanol pilot plant Inaugurated by Prof. Abhay Karandikar, Secretary, Department of Science and Technology (DST), Government of India.
- It is Inaugurated at Thermax Limited premises in Pune, Maharashtra.
- Its overall capacity is 1.4 Tons Per Day (TPD) and built by Indian Institute of Technology Delhi (IIT Delhi) and Thermax Ltd.
- Its aim is to demonstrate CO₂ capture and utilization (CCU) technologies, playing a crucial role in India's journey towards achieving net-zero carbon emissions.
- Source of CO₂ for capturing are Syngas produced during coal gasification and Fuel gas from the combustion of carbonaceous fuels, and subsequently convert it to methanol.
- This project will be under Public-Private Partnership (PPP) mode. With an overall cost of approx, Rs. 33 crore.





Recent News Headlines Related to IITs

- Saleema Intiaz became the first Pakistani woman to be named to the ICC's worldwide panel of development umpires.
- Mexico became the world's first country to allow voters to elect judges at all levels after protesters invaded the upper house and suspended debate on the issue.
- Prime Minister Narendra Modi Chaired the 1st edition of the governing board of Anusandhan National Research Foundation (ANRF) in New Delhi.
- India and the US will establish the world's first multi-material chip production unit for national security.
- India will host the World Telecommunication Standardization Assembly (WTSA) from October 14 to 24, 2024, for the first time.

Ques : Dassault Aviation, the renowned aircraft manufacturer of which country ?

डसॉल्ट एविएशन किस देश की प्रसिद्ध विमान निर्माता कंपनी है?

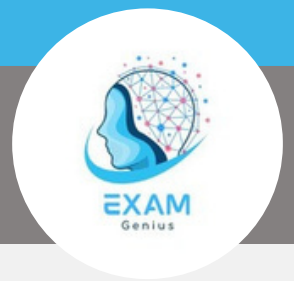
- (a) Spain / स्पेन
- (b) Egypt / मिस्र
- (c) USA / यूएसए
- (d) France / फ्रांस
- (e) UK / यूके

Answer : Option D

Explanation :

- Dassault Aviation, a French aircraft manufacturer known for its Rafale combat planes, has announced plans to enter into the Indian market.
- The corporation launched a subsidiary in India for military maintenance, repair, and overhaul (MRO).
- Dassault has established Dassault Aviation MRO India (DAMROI) to meet the demands of the Indian Air Force.
- Dassault Aviation's wholly-owned company would provide specialized maintenance services for India's Rafale and Mirage 2000 fleets.
- The newly formed entity's headquarters will be in Noida, Uttar Pradesh.

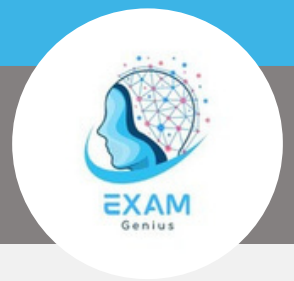




Recent News Headlines related to Defence

- Russian cosmonauts Oleg Kononenko and Nikolai Chub have established a new record for the longest single mission aboard the International Space Station (ISS).
- The country's indigenous aircraft carrier, INS Vikrant, joined the Western Naval Fleet, significantly increasing maritime strength in the Arabian Sea.
- 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 : Which state government has launched the CM-SATH scheme to boost the educational prospects of the state's brightest students?

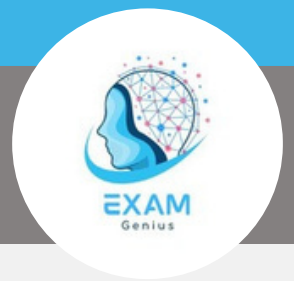
किस राज्य सरकार ने राज्य के प्रतिभाशाली छात्रों की शैक्षिक संभावनाओं को बढ़ावा देने के लिए CM-SATH योजना शुरू की है?

- (a) Tripura / त्रिपुरा
- (b) Punjab / पंजाब
- (c) Uttarakhand / उत्तराखंड
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Meghalaya / मेघालय

Answer : Option A

Explanation :

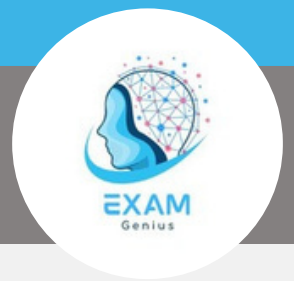
- Dr. Manik Sahah, Chief Minister of Tripura, has announced the CM-SATH plan to improve the educational opportunities of the state's top children.
- The plan, which aims to provide financial assistance to deserving students for higher study, demonstrates the state government's dedication to quality education.
- The CM-SATH project is intended to provide financial support of Rs 60,000 (Rs 5,000 per month) to 200 students — 100 at Madhyamik level and 100 at further Secondary level — based on merit for two and three years, respectively, for further education.
- This project would choose 152 students at the block level, 12 students at the Nagar Panchayat level, and 10 students at the Agartala Municipal Corporation level from a pool of 200. The District Education Officer for each district will pick the 200 beneficiaries.
- The CM-SATH initiative was established to ensure that no student's education is disrupted owing to a lack of funding. This project will cost Rs 1.20 crore in the first year, Rs 2.40 crore in the second year, and Rs 3 crore beginning in the third year.



Recent News Headlines Related to Schemes

- The Ministry of Environment, Forest and Climate Change, Government of India met its 100-day target of 100 Nagar Vans under the Nagar Van Yojana (NVY) to promote urban greenery. It was launched in 2020.
- The Ayushman Bharat PM-JAY plan, which was inaugurated by Prime Minister Narendra Modi on September 23, 2018, marked its sixth anniversary.
- 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 : World Tourism Day is observed every year on which day ?

विश्व पर्यटन दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

- (a) 24 September
- (b) 25 September
- (c) 26 September
- (d) 27 September
- (e) 28 September

Answer : Option D

Explanation :

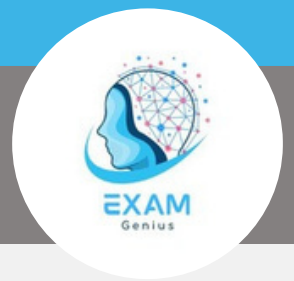
- Every year, on September 27, World Tourism Day is observed.
- The goal is to raise awareness and emphasize the social, economic, and environmental benefits of tourism, as well as to foster a worldwide understanding of peace and cooperation.
- Theme 2024: Tourism and Peace.
- World Tourism Day was first observed in 1980 by the United Nations World Tourism Organization.

Ques : The International Day for the Total Elimination of Nuclear Weapons is celebrated on every year on which day?

परमाणु हथियारों के पूर्ण उन्मूलन के लिए अंतर्राष्ट्रीय दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

- (a) 24 September
- (b) 25 September
- (c) 26 September
- (d) 27 September
- (e) 28 September

Answer : Option C



Explanation :

- The International Day for the Total Elimination of Nuclear Weapons is observed annually on September 26th.
- Its Objective is to increase awareness about the dangers of nuclear weapons and advocate for their removal.
- It was declared by the United Nations General Assembly (UNGA) in 2013.
- The United Nations General Assembly's first Special Session on Disarmament, held in 1978, emphasized the importance of nuclear disarmament.
- The Atomic Energy Commission (1946) proposed steps to govern nuclear energy and eliminate weapons of mass devastation.

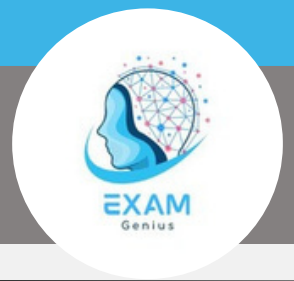




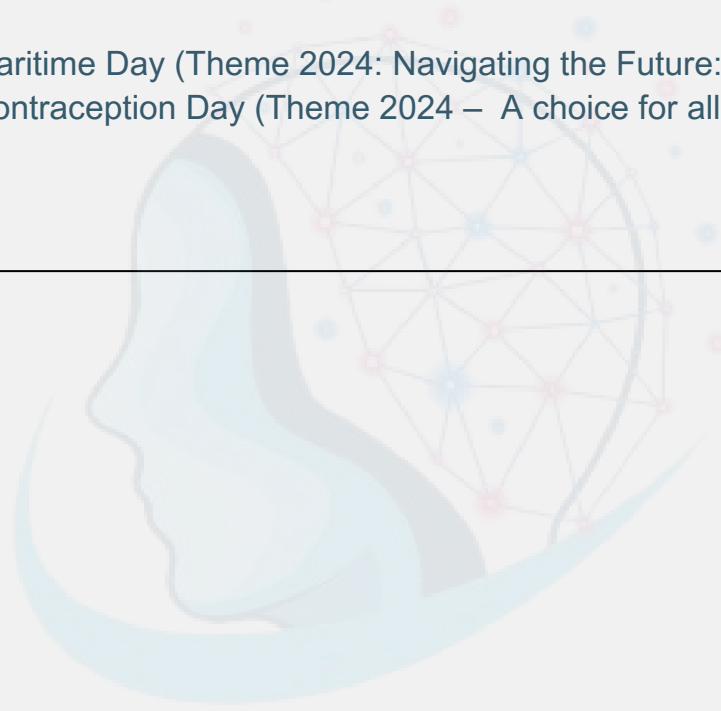
Important days :

- 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)
- 22 September (4th Sunday of September) : World Rivers Day 2024



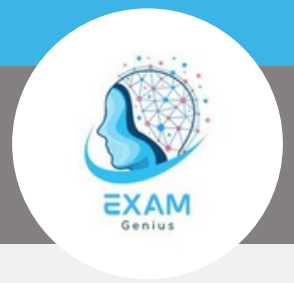


- 23 September : International Day of Sign Languages (Theme 2024 – Sign up for Sign Language Rights)
- 24 September : World Bollywood Day 2024
- 25 September : World Pharmacist Day (Theme 2024 - Pharmacists: Meeting Global Health Needs)
- 25 September : Antyodaya Diwas
- 26 September : World Environmental Health Day (Theme 2024 – Environmental Health: Creating Resilient Communities through Disaster Risk Reduction and Climate Change Mitigation and Adaptation)
- 26 September : World Maritime Day (Theme 2024: Navigating the Future: Safety First)
- 26 September : World Contraception Day (Theme 2024 – A choice for all. Freedom to plan, power to choose)



EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

NPCI International Payments Limited (NIPL) entered into a strategic partnership with the Ministry of Digital Transformation (MDT) of Trinidad and Tobago to Develop UPI-like Payments System. With this, Trinidad and Tobago became the first Caribbean nation to adopt UPI.

Asian Organization of Supreme Audit Institutions (ASOSAI) 16th Edition held at New Delhi and Inaugurated by President Droupadi Murmu which is Chaired by Comptroller and Auditor General (CAG) of India, Girish Chandra Murmu.

International Monetary Fund (IMF) Approves \$7 Billion Loan for Pakistan to revitalize Pakistan's ailing economy, addressing critical areas of concern and promoting sustainable growth. The Disbursement Period is 37 months.

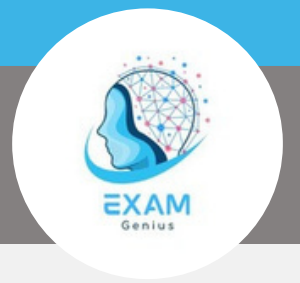
The Rubber Research Institute of India (RRII) has signed an MoU with Indian Oil Corporation Ltd (IOCL) to enhance research on the use of Rubber Process Oils marketed by IOCL in various tyre and non-tyre rubber products.

James Cameron, the visionary director behind blockbuster films such as "Titanic" and "The Terminator" appointed as Board of directors of Stability AI.

AU Small Finance Bank (AU SFB) has partnered with Kotak Mahindra Life Insurance Company Limited to offer life insurance solutions.

EXAM
Genius





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

एनपीसीआई इंटरनेशनल पेमेंट्स लिमिटेड (एनआईपीएल) ने यूपीआई जैसी भुगतान प्रणाली विकसित करने के लिए त्रिनिदाद और टोबैगो के डिजिटल परिवर्तन मंत्रालय (एमडीटी) के साथ एक रणनीतिक साझेदारी में प्रवेश किया। इसके साथ ही त्रिनिदाद और टोबैगो यूपीआई अपनाने वाला पहला कैरेबियाई देश बन गया।

एशियन ऑर्गेनाइजेशन ऑफ सुप्रीम ऑडिट इंस्टीट्यूशंस (ASOSAI) का 16वां संस्करण नई दिल्ली में आयोजित किया गया और इसका उद्घाटन राष्ट्रपति द्रौपदी मुर्मू ने किया, जिसकी अध्यक्षता भारत के नियंत्रक और महालेखा परीक्षक (CAG), गिरीश चंद्र मुर्मू ने की।

अंतर्राष्ट्रीय मुद्रा कोष (आईएमएफ) ने पाकिस्तान की खराब अर्थव्यवस्था को पुनर्जीवित करने, चिंता के महत्वपूर्ण क्षेत्रों को संबोधित करने और सतत विकास को बढ़ावा देने के लिए पाकिस्तान के लिए 7 अरब डॉलर के ऋण को मंजूरी दी है। संवितरण अवधि 37 महीने है।

भारतीय रबर अनुसंधान संस्थान (आरआरआईआई) ने विभिन्न टायर और गैर-टायर रबर उत्पादों में आईओसीएल द्वारा विपणन किए गए रबर प्रोसेस ऑयल के उपयोग पर अनुसंधान को बढ़ाने के लिए इंडियन ऑयल कॉर्पोरेशन लिमिटेड (आईओसीएल) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं।

"टाइटैनिक" और "द टर्मिनेटर" जैसी ब्लॉकबस्टर फिल्मों के दूरदर्शी निर्देशक जेम्स कैमरून को स्टेबिलिटी एआई के निदेशक मंडल के रूप में नियुक्त किया गया।

एयू स्मॉल फाइनेंस बैंक (एयू एसएफबी) ने जीवन बीमा समाधान पेश करने के लिए कोटक महिंद्रा लाइफ इंश्योरेंस कंपनी लिमिटेड के साथ साझेदारी की है।

