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Ques : Which bank and India Exim Bank Bridge Trade Financing Gaps in Africa ?
कौन सा बैंक और भारत एक्जिम बैंक अफ्रीका में व्यापार वित्तपोषण अंतर को पाटते हैं?

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

Answer : Option B

Explanation :

- During the India Entrepreneurs Forum (IEF), the South African CEOs of the State Bank of India (SBI) and India Exim Bank emphasized their efforts to bridge the trade finance gap for firms in Africa.
- SBI now provides bank guarantees to Indian corporates in over 40 African nations.
- India Exim Bank has operations in 31 African countries, the most on any continent after Asia (17), Latin America (15), and Europe (10).
- Exim Bank supports projects such as IT solutions for national identity certificates in Ethiopia and electrical network construction in Burundi.

About State Bank of India (SBI):

- Established : 01 July 1955
- HQ : Mumbai, Maharashtra
- Chairman : Challa Sreenivasulu Setty

About Export-Import Bank of India :

- Established : 1982
- HQ : Mumbai, Maharashtra
- CMD : Harsha Bangari



Recent News Headlines Related to SBI :

- 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 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.

Ques : _ Unveils 'SME Turbo Loan' Offering Instant Credit Approvals for Small and Medium Enterprises

_ ने छोटे और मध्यम उद्यमों के लिए तत्काल ऋण स्वीकृति की पेशकश करते हुए 'एसएमई टर्बो लोन' का अनावरण किया

- (a) City Union Bank / सिटी यूनियन बैंक
- (b) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (c) Union Bank of India / यूनियन बैंक ऑफ इंडिया
- (d) Karnataka Bank / कर्नाटक बैंक
- (e) CSB Bank / सीएसबी बैंक

Answer : Option E



Explanation : •

- CSB Bank, a renowned private sector bank, has developed SME Turbo Loan, a new loan product designed to provide small and medium-sized businesses (SMEs) with quick and smooth credit access.
- The loan offers in-principle approval for credit amounts of up to Rs 5 crore and includes features such as overdrafts, term loans, and trade finance.
- The new loan facility, like the overdraft, term loan, and trade facilities, will underwrite applicants using their 'digital scorecard'.
- The lending product assesses customers using a digital scorecard that incorporates several data sources such as credit bureau information, GST filings, and financial performance.

About CSB Bank :

- Founded : 26 November 1920
- Headquarters : Thrissur, Kerala, India
- MD & CEO : Pralay Mondal



EXAM
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Ques : Solex Energy collaborates with which bank to offer financing for solar projects ?
सोलेक्स एनर्जी ने सौर परियोजनाओं के लिए वित्तपोषण की पेशकश करने के लिए किस बैंक के साथ सहयोग किया है?

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

Answer : Option B

Explanation : •

- Solex Energy has teamed with State Bank of India (SBI) to provide solar financing alternatives to commercial, industrial, and institutional customers.
- As part of the partnership, SBI would provide solar finance for solar projects in India through loans of up to Rs 10 crore under its Surya Shakti Solar Finance Scheme.
- The collaboration's goal is to make solar energy accessible, affordable, and a driving force for India's sustainable energy future.
- Tata Power Solar Systems Ltd (TPSSL) and ICICI Bank signed a deal in August 2024 to finance solar units for residential and corporate customers.



Ques : What is the rank given to Reserve Bank of India (RBI) Governor Shaktikanta Das ?
भारतीय रिजर्व बैंक (RBI) के गवर्नर शक्तिकांत दास को कौन सी रैंक दी गई है?

- (a) A+
- (b) A
- (c) A++
- (d) B
- (e) B+

Answer : Option A

Explanation :

- The Reserve Bank of India's Governor Shaktikanta Das has been named the top central banker by Global Finance magazine, based in the United States.
- For the second year in a row, he has been named the world's top central banker.
- Governor Shaktikanta was awarded an A+ grade in the Central Bank Report Cards 2024 for the second year in a row. Das is at the top of a list of three A+-rated central bank governors.
- According to Global Finance magazine, grades are assigned on a range of A to F based on success in inflation control, economic growth goals, currency stability, and interest rate management.
- An 'A' symbolizes outstanding performance, whereas a 'F' denotes complete failure.
- Denmark's Christian Kettel Thomsen and Switzerland's Thomas Jordan have both been regarded as 'A+' central bankers.



Ques : The Financial Services Institutions Bureau (FSIB) recommended Ashok Chandra for the position of Managing Director (MD) & Chief Executive Officer (CEO) of which bank?

वित्तीय सेवा संस्थान ब्यूरो (एफएसआईबी) ने अशोक चंद्रा को किस बैंक के प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के पद के लिए अनुशंसित किया है?

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

Answer : Option D

Explanation :

- The Financial Services Institutions Bureau (FSIB) has recommended Ashok Chandra for the role of managing director (MD) and chief executive officer (CEO) at Punjab National Bank (PNB).
- Chandra has been the executive director (ED) at Canara Bank since November 21, 2022. Atul Kumar Goel, PNB's current MD and CEO, will step down on December 31, 2024.
- Chandra started his banking career as a probationary officer at the former Corporation Bank in September 1991. He has a Masters degree in economics and is a Certified Associate with the Indian Institute of Bankers.

About Punjab National Bank :

- Established : 19 May 1894
- HQ : New Delhi
- Tagline : The Name You Can Bank Upon



Recent Appointment in Banking & Insurance Sector :

- Pam Kaur : First female chief financial officer(CFO) of Hong Kong and Shanghai Banking Corporation (HSBC) (Replaced Georges Elhedery)
- Chitra Jayasimha : Chairperson of the National Pension System (NPS) Trust Board (Replaced Venkata Rao Yadagani)
- Pranav Chawda : CEO of JPMorgan Chase & Co.'s (Replaced Prabdev Singh)
- Sandip Goenka : CEO of Acko Life
- Prasun Sikdar : MD and CEO of Bima Sugam India Federation for three-year
- Amit Kumar : Chairman & Managing Director (CMD) of AI Assets Holding Limited
- Martin Schlegel : Chairman of the Governing Board of the Swiss National Bank (SNB) (Replaced Thomas Jordan)
- Partha Pratim Sengupta : MD & CEO of Bandhan Bank for Three Year
- Ravindra Kumar Kundu : Managing Director of Cholamandalam Investment and Finance Company
- Aviral Jain : Executive Director of RBI
- Parveen Kumar Gupta : Non-Executive Chairman of Utkarsh Small Finance Bank
- Sumant Kathpalia : MD & CEO of IndusInd Bank for Three-year term
- KVS Manian : Managing Director and CEO of Federal Bank (Replaced Shyam Srinivasan)
- V Vaidyanathan : MD and CEO of IDFC First Bank
- Vincent Menachery Devassy : TamilNad Mercantile Bank's Whole Time Director (Executive Director) for three years
- Amar Kumar Kakarlapudi : Chief Compliance Officer of Airtel Payments Bank
- Deepti Gaur Mukherjee : Member of the Board of Securities and Exchange Board of India (SEBI) (replaced Manoj Govil)



Ques : Who will take charge as the next Managing Director (MD) and CEO of Bharti Airtel ?
भारती एयरटेल के अगले प्रबंध निदेशक (एमडी) और सीईओ के रूप में कौन कार्यभार संभालेगा?

- (a) Shashwat Sharma / शाश्वत शर्मा
- (b) Richa Shrama / रीचा श्रमा
- (c) Dr Archana Majumdar / डॉ. अर्चना मजूमदार
- (d) Vikram Dev Dutt / विक्रम देव दत्त
- (e) None of these / इनमें से कोई नहीं

Answer : option A

Explanation : •

- Shashwat Sharma, Bharti Airtel's Chief Operating Officer (COO), will become the company's next Managing Director and CEO.
- While incumbent Gopal Vittal has been named vice-chairman, effective January 1, 2026. Vittal has been at the helm for the previous twelve years.
- Vittal spent two decades in Hindustan Unilever, working in many categories and locations before joining Airtel.

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Ques : Union Minister of State (Independent Charge) for Science and Technology, Dr Jitendra has inaugurated the new campus of India's first Bio manufacturing Institute in which city?

केंद्रीय विज्ञान और प्रौद्योगिकी राज्य मंत्री (स्वतंत्र प्रभार) डॉ. जितेंद्र ने किस शहर में भारत के पहले जैव विनिर्माण संस्थान के नए परिसर का उद्घाटन किया है?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Guwahati / गुवाहाटी
- (d) Mohali / मोहाली
- (e) Mumbai / मुंबई

Answer : Option D

Explanation : •

- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, Earth Sciences, PMO, Atomic Energy, Space, and Personnel, Public Grievances, and Pensions, has opened the new complex of India's first bio-manufacturing institute, the "BRIC-National Agri-Food Bio-Manufacturing Institute" (BRIC-NABI).
- The BRIC-National Agri-Food Bio Manufacturing Institute (BRIC-NABI), founded through the strategic merger of NABI and CIAB, is poised to change India's agricultural landscape by bringing together biotechnology and bioprocessing capabilities.
- This newly constituted business intends to shorten the path from research to commercialization by enabling pilot-scale production and bringing novel agri-tech solutions to market.
- The foundation of the BRIC-National Agri-Food Bio-Manufacturing Institute is a watershed moment in India's transition to an integrated, science-driven economy.



Ques : Central government is set to commence census in which year ?

केंद्र सरकार किस वर्ष में जनगणना शुरू करने के लिए तैयार है?

- (a) 2024
- (b) 2025
- (c) 2026
- (d) 2027
- (e) 2028

Answer : Option B

Explanation : •

- The Central government plans to start the long-awaited census in 2025 and complete it by 2026.
- The census was initially slated for 2021, but was delayed owing to the COVID-19 pandemic.
- The BJP-led government aims to delimit Lok Sabha seats by 2028.
- The decadal census cycle will be modified, with the next slated in 2035.
- The tenure of India's Registrar General and Census Commissioner, Mritunjay Kumar Narayan, has been extended to August 2026, indicating that census preparations are ongoing.

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Ques : Which country has won the 6th ACC Men's Emerging Teams Asia Cup 2024?

किस देश ने छठा एसीसी पुरुष इमर्जिंग टीम एशिया कप 2024 जीता है?

- (a) India A
- (b) Afghanistan A
- (c) Bangladesh A
- (d) Sri Lanka A
- (e) Pakistan A

Answer : Option B

Explanation : •

- Afghanistan A men's cricket team defeated Sri Lanka A by seven wickets to win the ACC Men's T20 Emerging Teams Asia Cup 2024.
- The Asian Cricket Council hosted the 6th ACC Men's Emerging Teams Asia Cup in Al Almerat, Oman.
- For the first time, the ACC Men's Emerging Teams Asia Cup was played in T20 format.
- Afghanistan's A squad won its first title in the ACC Men's Emerging Teams Asia Cup. The Afghanistan squad advanced to the final after defeating India A in the semi-final, while Sri Lanka A defeated Pakistan Shaheens in the other semi-final.
- The regular test players from India, Sri Lanka, Bangladesh, Pakistan, and Afghanistan do not compete in the ACC Emerging Team Asia Cup tournament.
- Player of the Match: Allah Mohammad Ghazanfar (Afghanistan) and Player of the series: Sediqullah Atal (Afghanistan)



Recent News headlines related to Sports

- Indian para-badminton players performed admirably at the Japan Para-Badminton Internationals 2024, winning 24 medals—6 gold, 9 silver, and 9 bronze.
- The Indian men's football team now ranks 125th in the FIFA rankings
- Maria Sharapova, a five-time Grand Slam singles champion from Russia, and American twins Bob and Mike Bryan, who created the most successful doubles combination in history, have been named to the International Tennis Hall of Fame Class of 2025.
- The ISSF World Cup Final 2024 was held at the Dr. Karni Singh Shooting Range in New Delhi from October 13-18, 2024. New Delhi hosted the ISSF World Cup final for the second time, having previously hosted it in 2017.
- In the Archery World Cup Final, India's Deepika Kumari clinched the silver medal in the women's recurve category in Tlaxcala, Mexico.
- The 2026 edition of the Commonwealth Games will be held in Glasgow. Six games which are badminton, cricket, hockey, squash, table tennis and wrestling have been dropped from the 2026 edition.
- ICC Men's and Women's player of the month for September 2024 are Kamindu Mendis (Sri Lanka) and Tammy Beaumont (England) respectively
- 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.
- 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.
- 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.
- Aryna Sabalenka of Belarus defeated China's Zheng Qinwen for her third consecutive WTA Wuhan 1000 singles title.



Quies : Who has recently inaugurated and laid the foundation stone for various projects worth Rs 7,160 crore in Bihar?

हाल ही में किसने बिहार में 7,160 करोड़ रुपये की विभिन्न परियोजनाओं का उद्घाटन और शिलान्यास किया है?

- (a) Narendra Modi / नरेंद्र मोदी
- (b) Amit Shah / अमित शाह
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Nitish Kumar / नीतीश कुमार
- (e) Jagdeep Dhankhar / जगदीप धनखड़

Answer : Option D

Explanation : •

- Bihar Chief Minister Nitish Kumar has inaugurated and laid the groundwork for several projects totaling Rs 7,160 crore.
- The CM lay the groundwork for 2,615 panchayat government structures in various blocks across the state, as well as a panchayat resource center in Sonepur, Saran district.
- At a ceremony held at the Chief Minister's official house, Kumar also inaugurated 13 district panchayat resource centres, 65 panchayat government structures, an e-gram kachhari court management system, and portals for numerous district councils. The government has set a goal of creating such structures in each gram panchayat.
- Initially, 330 panchayat administration buildings were constructed. Of the 8,053 panchayat structures in the state, 6,858 have been sanctioned. 1,548 of these have been completed, with the remaining under development.

About Bihar :

- Capital – Patna
- Chief Minister – Nitish Kumar (9th time)
- Deputy CM – Samrat Choudhary and Vijay Kumar Sinha
- Governor – Rajendra Vishwanath Arleka



Ques : _ prepares for 'Space Handshake' SPADEX, a Private Firm Delivers Two Satellites.
_ 'स्पेस हैंडशेक' स्पैडेक्स की तैयारी, एक निजी फर्म दो उपग्रह वितरित करती है।

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

Answer : Option A

Explanation : •

- ISRO has acquired two 400kg satellites for the next Space Docking Experiment (SPADEX).
- Ananth Technologies Private Limited (ATL) integrated two 400kg satellites for ISRO at the Udupi Ramachandra Rao Satellite Centre (URSC) in Bengaluru, a facility dedicated to satellite design and development.
- Satellites traveling at 28,000 kmph will align, perform a space handshake, then dock to form a single orbital unit.
- SPADEX is significant for the country since it will create an Indian space station by 2028.

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Recent News Headlines related to Defence

- Rostec, a Russian state enterprise, claims its Light Multipurpose Guided Rocket, also known as "Izdeliye 305" or "Product 305," is very resistant to jamming and interference on the Ukrainian battlefield.
- India successfully launched its fourth nuclear-powered ballistic missile submarine (SSBN) at the Ship Building Center (SBC) in Visakhapatnam, strengthening its nuclear deterrence capabilities.
- The upper stage of ISRO's Polar Satellite Launch Vehicle C-37 (PSLV C-37) successfully re-entered Earth's atmosphere. This is a crucial step towards ISRO's goal of achieving a debris-free space mission (DFSM) by 2030.
- 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 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.
- 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.

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Ques : Tata Advanced Systems Ltd's (TASL) Tata Aircraft Complex inaugurated in which state ?

टाटा एडवांस्ड सिस्टम्स लिमिटेड (TASL) टाटा एयरक्राफ्ट कॉम्प्लेक्स का उद्घाटन किस राज्य में हुआ?

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

Answer : Option B

Explanation : •

- Prime Minister Narendra Modi and visiting Spanish Prime Minister Pedro Sanchez jointly opened the Tata Advanced Systems Ltd (TASL) Tata Aircraft Complex in Vadodara, Gujarat.
- The complex houses the final production line plant for the C-295 military transport aircraft, which India purchased from Airbus.
- This is Prime Minister Pedro Sanchez's first visit to India, and it has been 18 years since a Spanish Prime Minister has visited India.
- Tata Advanced Systems set up the factory in partnership with Airbus Spain. The facility is located on the TATA Advanced Systems Limited (TASL) campus.
- The C-295 programme includes 56 aircraft, 16 of which will be delivered directly by Airbus from Spain, and the rest 40 will be manufactured in India.
- Tata Advanced Systems Ltd is in charge of producing these 40 airplanes in India. This factory will be India's first private sector final assembly line (FAL) for military aircraft.



Ques : What is the rank of India in Economic Freedom of the World (EFW) 2024 Annual Report ?

विश्व की आर्थिक स्वतंत्रता (EFW) 2024 की वार्षिक रिपोर्ट में भारत का स्थान क्या है?

- (a) 81st
- (b) 82nd
- (c) 83rd
- (d) 84th
- (e) 85th

Answer : Option D

Explanation : •

- Hong Kong Special Administrative Region (SAR), People's Republic of China, now holds the world's largest freest economy with an overall score of 8.58, surpassing Singapore's second-place ranking of 8.55.
- In 2023, Hong Kong dropped from first to second place for the first time since the EFW index was established in 1970.
- India ranked 84th in 2024, up three places from 87th in 2023, with an overall rating of 6.58.

Ranking of Top 5 and last Countries :

- 1 Hong Kong SAR, China
- 2 Singapore
- 3 Switzerland
- 4 New Zealand
- 5 United States
- 84 India
- 165 Venezuela





Ques : Who among the following has been given the highest civilian honour of the South Pacific nation of Fiji in October 2024?

निम्नलिखित में से किसे अक्टूबर 2024 में दक्षिण प्रशांत राष्ट्र फिजी का सर्वोच्च नागरिक सम्मान दिया गया है?

- (a) Baba Ramdev / बाबा रामदेव
- (b) Sadhguru / सद्गुरु
- (c) Sri Sri Ravi Shankar / श्री श्री रविशंकर
- (d) Acharya Balkrishna / आचार्य बालकृष्ण
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- Fiji, a South Pacific nation, has bestowed its highest civilian accolade on Sri Sri Ravi Shankar, the renowned spiritual teacher and humanitarian leader, in recognition of his untiring contributions to the upliftment of the human spirit and the peaceful coexistence of many people.
- Sri Sri Ravi Shankar was appointed 'Honourary Officer Of The Order of Fiji' by the President of the Republic of Fiji, HE Ratu Wiliame M Katonivere.
- Fiji becomes the sixth country in the world to bestow the highest civilian award on Sri Sri Ravi Shankar, recognizing the vast scope of his humanitarian work around the world through The Art of Living, which has been spreading happiness and harmony for the past 43 years through a variety of service initiatives in stress relief and meditation programs.



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

राष्ट्रीय एकता दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

- (a) 29 October
- (b) 30 October
- (c) 31 October
- (d) 1 November
- (e) 2 November

Answer : Option C

Explanation : •

- National Unity Day is commemorated annually on October 31st to commemorate the birth anniversary of Sardar Vallabhbhai Patel, a major figure in India's struggle for independence.
- He serves as the country's first Deputy Prime Minister and Home Minister.
- National Unity Day serves as a reminder of his efforts to merge the country's numerous princely kingdoms into a one nation, as well as to develop a sense of togetherness among its citizens.
- Sardar Vallabhbhai Patel, known as the Iron Man of India, is celebrated for his remarkable leadership and unwavering devotion to national integration.
- National Unity Day 2024 is observed on October 31, 2024, to commemorate Sardar Vallabhbhai Patel's 149th birth anniversary.



Important days :

- 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)
- 10 October : World Day Against The Death Penalty (Theme 2024 Death Penalty and Safety)
- 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
- 20 October : World Osteoporosis Day
- 20 October : 4th World Statistics Day 2024
- 21 October : National Police Commemoration Day
- 21 October : World Iodine Deficiency Day (Theme 2024: Strengthening Public Health via Awareness and Action)
- 24 October : United Nations Day (Theme 2024 Cultivating a Culture of Peace)
- 24 October : World Polio Day (Theme 2024 A Global Mission to Reach Every Child)
- 24 October : World Development Information Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 24 October : 63rd Indo-Tibetan Border Police (ITBP) Raising Day
- 27 October : Indian Army Infantry Day
- 28 October to 3 November : Vigilance Awareness Week (Theme 2024 Culture of Integrity for Nation's Prosperity)
- 28 October : International Animation Day
- 29 October : International Day of Care and Support (Theme 2024 Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older Persons Worldwide)
- 29 October : World Stroke Day (Theme 2024: #GreaterThanStroke.)
- 29 October : 9th Ayurveda Day (Theme 2024 Ayurveda Innovations for Global Health)
- 27 October : World Day for Audiovisual Heritage (Theme 2024 – Your widow to the world)



IMPORTANT ONE – LINER Current Affairs

National Institute of Food Technology Entrepreneurship and Management, Kundli (NIFTEM-K) has introduced Solar Assisted Reefer Transportation with Hybrid Controls and Intelligence (SARTHI) system. It is an innovative solution to reduce post-harvest losses in perishable food transportation.

ShakthiSAT mission Launched by Aerospace startup Space Kidz to train 12,000 girls aged 14-18 from 108 countries in space technology, targeting a satellite launch under ISRO's Chandrayaan-4 mission in 2026

India's first Demonstration Facility for Biopolymers Inaugurated by Dr. Jitendra Singh, Union Minister of State for Science and Technology at Jejuri in Pune. The initiative highlights PM Narendra Modi's vision of a 'Net Zero' carbon economy by 2070

The National Centre for Good Governance (NCGG) has successfully concluded its 34th Capacity Building Programme (CBP) for Maldivian civil servants in New Delhi.

State-owned Bharat Earth Movers Limited (BEML) has been awarded a contract worth ₹866.87 crore by Integral Coach Factory (ICF) to design, manufacture, and commission India's first indigenously built bullet trains.

According to the National Commission for Protection of Child Rights (NCPCR)'s latest report, over 11.5 lakh children across the 27 states and 7 Union Territories (UTs) of India were found to be "vulnerable" to child marriage in 2023-24. UTs like Lakshadweep and Andaman & Nicobar Islands has identified no children vulnerable to child marriage.

The Government of Karnataka has introduced 'Shiksha Copilot', a new Artificial Intelligence (AI)-powered digital assistant designed to help teachers create lesson plans and improve student learning outcomes.

The Indian wrestling contingent finished its U23 World Wrestling Championships 2024 campaign with nine medals—1 gold, 1 silver, and 7 bronze.

The country's first 'Writer's village' was jointly inaugurated by former President Ram Nath Kovind, Uttarakhand Governor Lt Gen Gurmeet Singh (retd) and Chief Minister Pushkar Singh Dhami.

Meta & IndiaAI and the Ministry of Electronics and Information Technology (MeitY) partners to Establishing a Center for Generative AI at IIT Jodhpur and launching the "AI for Skilling and Capacity Building" initiative



Ques : _ transported an additional 102 tonnes of gold from the Bank of England to secure storage facilities within India.

_ ने भारत के भीतर भंडारण सुविधाओं को सुरक्षित करने के लिए बैंक ऑफ़ इंग्लैंड से अतिरिक्त 102 टन सोना पहुँचाया।

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

Answer : Option B

Explanation :

- On Dhanteras (October 29, 2024), the Reserve Bank of India (RBI) transferred an additional 102 tons of gold from the Bank of England to secure storage facilities in India.
- RBI's Gold Holdings: According to the RBI's 43rd Half Yearly Report on Management of Foreign Exchange Reserves (April - September 2024), the RBI owns 854.73 metric tons of gold.
- Domestically, 46 metric tonnes of gold are stored, whereas 324.01 metric tonnes are held overseas by the Bank of England and the Bank for International Settlements (BIS).
- An extra 26 metric tons are held as gold deposits.

Since September 2022, over 214 tons of gold have been returned to India as a result of heightened emphasis on asset protection amid global geopolitical uncertainties.

- The Bank of England is the world's second-largest gold custodian, after the New York Federal Reserve.

About RBI :

- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra, India
- Governor : Shaktikanta Das



Recent News Headlines Related to RBI

- The Reserve Bank of India's Governor Shaktikanta Das has been named the top central banker with A+ rating by Global Finance magazine, based in the United States
- Ujjivan Small Finance Bank Limited (Ujjivan SFB) has gained approval from the Reserve Bank of India (RBI) to provide currency products and services.
- The Reserve Bank of India's (RBI) annual Census on Foreign Liabilities and Assets of Indian Direct Investment Entities for 2023-24 shows that the United States of America (USA) remains India's leading source of FDI.
- The Reserve Bank of India (RBI) has added 13 additional firms to its 'Alert List' of unauthorized forex trading platforms, now totaling 88.
- RBI has approved the merger of Tata Capital, an unlisted entity, with Tata Motors Finance (TMFL), paving the way for the formation of India's 12th largest non-banking finance company. Resulting in Tata Motors holding a 4.7 per cent stake in the merged entity.
- 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).
- 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 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.

Ques : Reserve Bank said an entity seeking authorisation or recognition as a Central Counterparty (CCP) should have a minimum net worth of ____

रिज़र्व बैंक ने कहा कि प्राधिकरण या मान्यता चाहने वाली एक इकाई एक केंद्रीय प्रतिपक्ष (सीसीपी) की न्यूनतम निवल संपत्ति ____

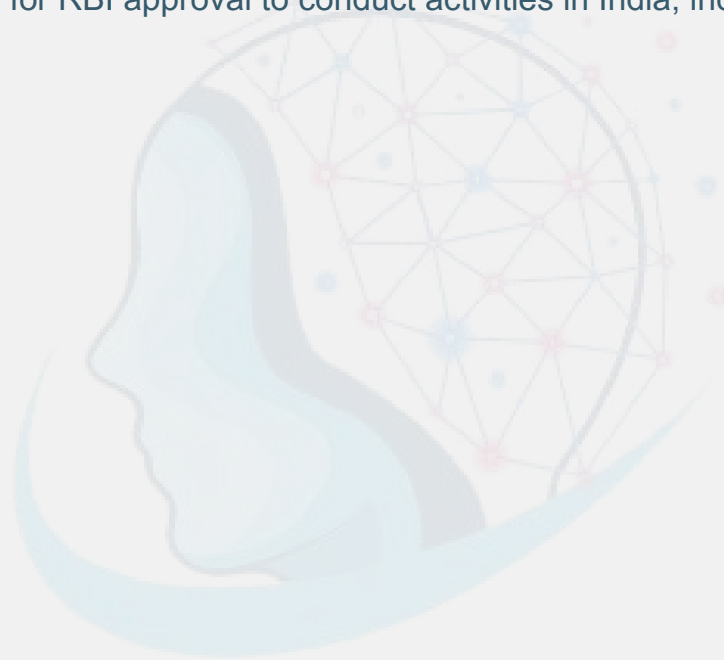
- (a) Rs 100 crore
- (b) Rs 200 crore
- (c) Rs 300 crore
- (d) Rs 400 crore
- (e) Rs 500 crore

Answer : Option C



Explanation : •

- The Reserve Bank requires an organization seeking authorization or recognition as a Central Counterparty (CCP) to have a minimum net value of Rs 300 crore when filing their application.
- A central clearing house (CCP) serves as an intermediary between system participants in settlement transactions.
- In June 2019, the RBI modified its Central Counterparty standards.
- The amended directions require authorized CCPs to produce an audited network certificate from their statutory auditor within six months of the end of the fiscal year.
- Foreign CCPs must apply for RBI approval to conduct activities in India, including clearing and settlement.



EXAM
Genius



Ques : Tata Power Renewable Energy Ltd has partnered with which Bank to finance solar projects ?

टाटा पावर रिन्यूएबल एनर्जी लिमिटेड ने सौर परियोजनाओं को वित्तपोषित करने के लिए किस बैंक के साथ साझेदारी की है?

- (a) ICICI Bank / आईसीआईसीआई बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Bandhan Bank / बंधन बैंक

Answer : Option C

Explanation :

- Tata Power Renewable Energy Ltd has teamed with IndusInd Bank to provide solar financing solutions for Micro and Small Enterprises (MSEs).
- Tata Power Renewable Energy announced a solar finance partnership for MSEs, giving loans ranging from Rs 10 lakh to Rs 2 crore with no collateral required.
- These loans, subject to bank credit approval, demand a 20% margin and offer competitive interest rates for up to 7 years.

EXAM
Genius



Ques : Famous Gusadi folk dancer Kanaka Raju, also known as Gusadi Raju, passed away recently at the age of 84. In which year he was honoured with the Padma Shri award?

प्रसिद्ध गुसाडी लोक नर्तक कनक राजू, जिन्हें गुसाडी राजू के नाम से भी जाना जाता है, का हाल ही में 84 वर्ष की आयु में निधन हो गया। उन्हें किस वर्ष पद्म श्री पुरस्कार से सम्मानित किया गया था?

- (a) 2023
- (b) 2022
- (c) 2021
- (d) 2020
- (e) 2024

Answer : Option C

Explanation :

- The famed Gussadi folk dancer Kanaka Raju, popularly known as Gussadi Raju, died at the age of 84.
- Kanaka Raju was born in Marlawai village, Jainoor mandal, Komaram Bheem Asifabad district, Telangana.
- Kanaka Raju was received a Padma Shri in 2021 for his contributions to the global spread of folk dancing.
- Kanaka Raju, from the Raj Gond tribe, popularized the rhythmic dance of Gussadi. He caught the nation's imagination in 1982 by performing in front of then-Prime Minister Indira Gandhi.



Ques : In October 2024, who among the following has made table tennis history as she became the first Indian to qualify for quarter-finals at a WTT Champions event?

अक्टूबर 2024 में, निम्नलिखित में से किसने टेबल टेनिस इतिहास रच दिया है क्योंकि वह WTT चैंपियंस इवेंट में क्वार्टर फाइनल के लिए क्वालीफाई करने वाली पहली भारतीय बन गई है?

- (a) Sreeja Akula / श्रीजा अकुला
- (b) Anna Hursey / अन्ना हर्से
- (c) PV Sindhu / पीवी सिंधु
- (d) Manika Batra / मनिका बत्रा
- (e) A.G. Kamath / ए.जी. कामथ

Answer : Option D

Explanation :

- Manika Batra created table tennis history by being the first Indian to go to the quarterfinals of a WTT Champions event.
- Manika, an Indian paddler, upset Romanian Bernadette Szocs 3-1 in the round of 16 yesterday in Montpellier, France.
- Manika also defeated Romania at the 2024 Paris Olympics earlier this year, 3-2. She was the first Indian table tennis player to reach the round of 16 in an Olympic singles competition. Batra won numerous Commonwealth Games medals.

EXAM
Genius



Ques : U23 World Wrestling Championships held in which country ?

U23 विश्व कुश्ती चैंपियनशिप किस देश में आयोजित की गई?

- (a) Brazil / ब्राज़ील
- (b) UAE / यूएई
- (c) Albania / अल्बानिया
- (d) Sweden / स्वीडन
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- India won nine medals, including gold and silver, at the Under-23 global championships in Tirana, Albania, with Chirag Chikkara emerging as the champion.
- He is the second Indian athlete to win gold in the U23 Championships, following bronze medalist Aman Sehrawat from the Paris Olympics.
- Sehrawat won the same category in 2022, while Reetika Hooda was the first Indian woman to win gold in the 76 kg division last year.
- India finished fourth in the overall team rankings with 82 points, trailing Iran (158), Japan (102), and Azerbaijan (100).

EXAM
Genius



Ques : Which ministry recently launched the Civil Registration System (CRS) mobile application to integrate technology with governance?

हाल ही में किस मंत्रालय ने शासन के साथ प्रौद्योगिकी को एकीकृत करने के लिए नागरिक पंजीकरण प्रणाली (सीआरएस) मोबाइल एप्लिकेशन लॉन्च किया है?

- (a) Ministry of Home Affairs / गृह मंत्रालय
- (b) Ministry of Education / शिक्षा मंत्रालय
- (c) Ministry of Finance / वित्त मंत्रालय
- (d) Ministry of Coal/ कोयला मंत्रालय
- (e) Ministry of Steel / इस्पात मंत्रालय

Answer : Option A

Explanation : •

- Union Home Minister Amit Shah has unveiled a mobile application that allows for seamless and hassle-free registration of births and deaths at the click of a button.
- The Civil Registration System (CRS) smartphone app, developed by India's Registrar General and Census Commissioner, is projected to dramatically cut the time necessary to register births and deaths.
- The software makes it easier and more convenient to register births and deaths. Citizens can register at any time and from any location in their state's official language.
- The application is intended to shorten the time required for these registrations. This move is part of a bigger attempt to modernize government services using digital technologies.



Recent News Headlines Related to launched Apps/portals

- 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.
- 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.



Ques : Which company has partnered with the Indian Army to establish a Solar Hydrogen-based Microgrid at Chushul, Ladakh?

किस कंपनी ने लद्दाख के चुशुल में सौर हाइड्रोजन आधारित माइक्रोग्रिड स्थापित करने के लिए भारतीय सेना के साथ साझेदारी की है?

- (a) ReNew Power
- (b) TP renewable Microgrid
- (c) JSW Energy
- (d) NTPC Limited
- (e) SJVN Limited

Answer : Option D

Explanation : •

- NTPC has partnered with the Indian Army to build a Solar Hydrogen Microgrid in Chushul, Ladakh. This crucial milestone will provide a reliable power source at off-grid Army sites using Green Hydrogen.
- NTPC created a revolutionary Solar Hydrogen-based microgrid system to function autonomously, using hydrogen as an energy storage medium to provide 200kW of power continuously throughout the year.
- NTPC will fund the initiative for 25 years, with the goal of assisting Indian soldiers stationed in these strategically important difficult terrains and harsh climates.
- NTPC is dedicated to generating 60GW of renewable energy by 2032 and become a key player in green hydrogen technologies and energy storage.



Ques : Indian Railways has signed an MoU with _____'s the Federal Department of the Environment, Transport and Communications to enhance technical cooperation between the two nations.

भारतीय रेलवे ने दोनों देशों के बीच तकनीकी सहयोग बढ़ाने के लिए _____ के संघीय पर्यावरण, परिवहन और संचार विभाग के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं।

- (a) Singapore / सिंगापुर
- (b) Germany / जर्मनी
- (c) Switzerland / स्विट्ज़रलैंड
- (d) Denmark / डेनमार्क
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

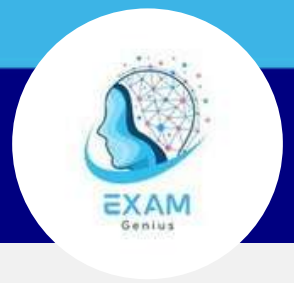
Explanation : •

- Indian Railways has signed a Memorandum of Understanding with the Swiss Confederation's Federal Department of Environment, Transport, and Communications to strengthen technological collaboration.
- This MoU will establish a comprehensive framework for partnership with the Indian Railways in a variety of sectors, including technology transfer, track maintenance, management, and building.
- The initial Memorandum of Understanding, signed on August 31, 2017, was good for five years.
- Prior to the signing of the MoU, a Joint Working Group (JWG) was established to facilitate collaboration between Indian Railways and Swiss Railways. The JWG had two meetings to discuss several major areas of collaboration, on October 21, 2019, and August 30, 2022.



Recent News Headlines Related to MoU and agreement :

- Meta & IndiaAI and the Ministry of Electronics and Information Technology (MeitY) partners to Establishing a Center for Generative AI at IIT Jodhpur and launching the “AI for Skilling and Capacity Building” initiative
- Karnataka Renewable Energy Development Limited (KREDL) and University of South Wales (UNSW) Partnership to promote innovation and support start-ups focusing on clean and renewable energy technologies
- Reliance Industries has partnered with US chip giant Nvidia to establish AI infrastructure in India. The announcement was made during the Nvidia AI Summit 2024 in Mumbai.
- Maharatna Central Public Sector Enterprises (CPSE) Coal India Limited (CIL) and GAIL (India) Limited (GAIL) have formed a joint venture to build a coal-to-synthetic natural gas facility.
- The Institute of Advanced Study in Science and Technology (IASST) Guwahati has signed a Memorandum of Understanding (MOU) with Bharat Biotech International Limited (BBIL) Hyderabad.
- NASA and Italian fashion giant Prada have collaborated to outfit the first woman to land on the Moon with a stylish spacesuit.
- Maharashtra and Sports Authority of India Sign MoU to establish a National Centre of Excellence in Kandivali, Mumbai.
- Spices Board of India & Directorate of Horticulture and Food Processing, Government of Uttarakhand partners To identify suitable areas for expanding large cardamom cultivation and other spices in Uttarakhand.
- RITES & Etihad Rail Sign MoU To enhance cooperation in developing railway infrastructure and services in the UAE.
- 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



Ques : Three Chinese astronauts, including a woman, entered the space station after the successful launch of their spacecraft _____, which will stay at the station for the next six months.

एक महिला सहित तीन चीनी अंतरिक्ष यात्री अपने अंतरिक्ष यान _____ के सफल प्रक्षेपण के बाद अंतरिक्ष स्टेशन में प्रवेश कर गए, जो अगले छह महीने तक स्टेशन पर रहेंगे।

- (a) Shenzhou-10
- (b) Shenzhou 12
- (c) Shenzhou 15
- (d) Shenzhou 17
- (e) Shenzhou 19

Answer : Option E

Explanation : •

- Three Chinese astronauts, including a woman, made a seamless arrival into the orbiting space station following the successful launch of their spacecraft, where they will spend the next six months.
- The three astronauts from China's Shenzhou-19 manned mission have entered the Tiangong space station and met with another astronaut trio to begin a new round of in-orbit crew handover.
- Earlier, the spaceship Shenzhou-19, carrying three astronauts, successfully docked with the space station ISS. At 11 a.m., the spaceship completed a rapid, automatic rendezvous and docked with the front port of the space station's core module Tianhe, where the three men entered.
- The Shenzhou-19 crew includes mission commander Cai Xuzhe and astronauts Song Lingdong and Wang Haoze. Wang is now China's lone female space engineer and the third Chinese woman taking part in a crewed spaceflight mission.





Recent News Headlines related to Defence

- ShakthiSAT mission Launched by Aerospace startup Space Kidz to train 12,000 girls aged 14-18 from 108 countries in space technology, targeting a satellite launch under ISRO's Chandrayaan-4 mission in 2026
- The Army Chief, General Upendra Dwivedi officially launched "Agniastra," a portable multi-target detonation device, during the Army Commanders Conference in Gangtok
- Rostec, a Russian state enterprise, claims its Light Multipurpose Guided Rocket, also known as "Izdeliye 305" or "Product 305," is very resistant to jamming and interference on the Ukrainian battlefield.
- India successfully launched its fourth nuclear-powered ballistic missile submarine (SSBN) at the Ship Building Center (SBC) in Visakhapatnam, strengthening its nuclear deterrence capabilities.
- The upper stage of ISRO's Polar Satellite Launch Vehicle C-37 (PSLV C-37) successfully re-entered Earth's atmosphere. This is a crucial step towards ISRO's goal of achieving a debris-free space mission (DFSM) by 2030.
- 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 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.
- 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.
- India recently signed an agreement with the United States to acquire 170 AGM-114R Hellfire missiles.



Ques : Asian Arm Wrestling Cup 2024 held in which city ?

एशियन आर्म रेसलिंग कप 2024 किस शहर में आयोजित हुआ?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Guwahati / गुवाहाटी
- (d) Ahmedabad / अहमदाबाद
- (e) Mumbai / मुंबई

Answer : Option E

Explanation : •

- India finished second overall in the Asian Arm Wrestling Cup 2024, held at the Aurika Skycity Hotel in Mumbai.
- The Indian team finished second in medals, trailing only Kazakhstan, the world's top arm wrestling nation.
- The Asian ArmWrestling Cup featured nine nations competing in six categories (para, masters, sub-junior, junior, youth, and seniors) with different weight classes.
- India won 223 medals, including 63 gold, 100 silver, and 60 bronze.

EXAM
Genius



Ques : Rodri has won the prestigious Ballon d'Or award in men's football category. He is from which country?

रॉड्री ने पुरुष फुटबॉल वर्ग में प्रतिष्ठित बैलन डी'ओर पुरस्कार जीता है। वह किस देश से हैं?

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

Answer : Option A

Explanation : •

- Rodri of Manchester City became the first Spanish footballer since 1960 to win the coveted Ballon d'Or award in men's football.
- Rodri, 28, becomes the first Premier League player to win the Ballon d'Or since Manchester United's Cristiano Ronaldo in 2008.
- Rodri helped Manchester City win the Premier League title for the fourth straight year.
- Rodri also played an important role for Spain's national squad, helping them win the 2024 Euros in Germany, defeating England 2-1 in July. He was selected Player of the Tournament.
- For the first time since 2003, neither Messi nor Cristiano Ronaldo, who have won the renowned individual honor a total of 13 times, were considered for this year's accolade.

Complete list of Ballon D'Or 2024 Awards :

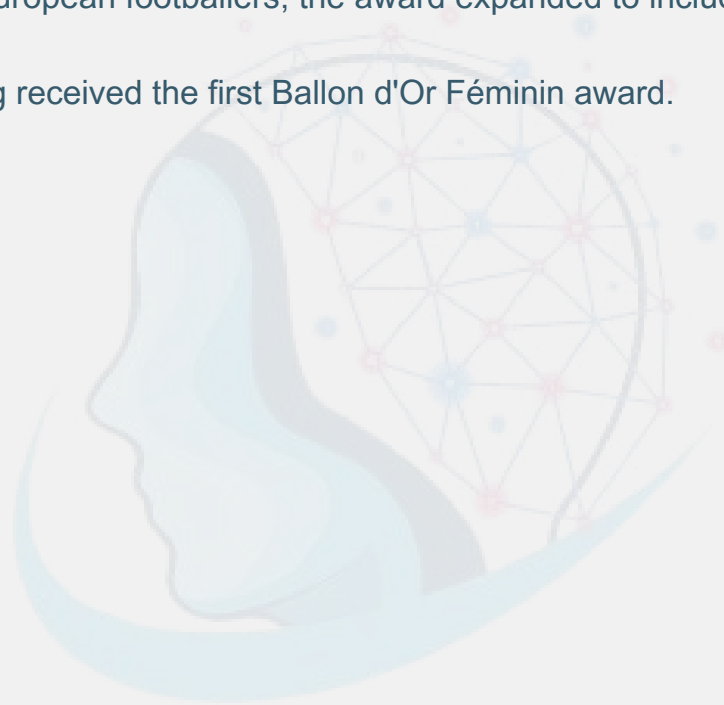
- Men's Ballon d'Or- Rodri (Spain, Manchester City)
- Women's Ballon d'Or-Aitana Bonmati (Spain, FC Barcelona)
- Kopa Trophy- Lamine Yamal (Spain, FC Barcelona)
- Yashin Trophy- Emiliano Martinez (Argentina, Aston Villa)
- Men's Coach of the Year- Carlo Ancelotti (Italy, Real Madrid)
- Women's Coach of the Year- Emma Hayes (England, Chelsea/USA)
- Men's Club of the Year- Real Madrid
- Women's Club of the Year- FC Barcelona
- Gerd Muller Trophy- Harry Kane (England, Bayern Munich); Kylian Mbappe (France, Paris Saint-Germain/Real Madrid)
- Socrates Award- Jenni Hermoso (Spain, Tigres UANL)





About the Ballon d'Or Award :

- The Ballon d'Or award was established by the French sports weekly magazine France Football.
- The prize has been given since 1956, with Stanley Matthews of England becoming the first to earn it.
- Established in 2018, the Ballon d'Or Féminin award recognizes the finest female footballer.
- Originally reserved for European footballers, the award expanded to include players from all over the world in 1995.
- Norway's Ada Hegerberg received the first Ballon d'Or Féminin award.



EXAM
Genius



Recent News Headlines Related to Awards & Winners :

- Highest civilian honour of the South Pacific nation of Fiji : Sri Sri Ravi Shankar
- Sakharov Prize for Freedom of Thought : Venezuelan opposition leaders Maria Corina Machado and Edmundo Gonzalez
- Best Hospitality Management Institute of the Year Awarded by Union Tourism Minister Gajendra Singh Shekhawat & Goa CM Pramod Sawant : International Institute of Hotel Management (IIHM)
- Harry Messel Award for Conservation Leadership : Assam-based conservation scientist Bibhab Kumar Talukdar
- International Astronautical Federation (IAF) World Space Award : Dr. S. Somanath, Chairman of the Indian Space Research Organisation (ISRO) for Chandrayaan-3
- Global Anti-Racism Championship Award 2024 : Urmila Chaudhary of Nepal
- Platinum Award in the Airport Sector under Facility Category at the Society of Energy Engineers and Managers (SEEM) Awards : Sardar Vallabhbhai Patel International (SVPI) Airport in Ahmedabad(Gujarat)
- Lifetime Achievement award by the Asia Human Resource Development (Asia HRD) Academy : Muthuvel Karunanidhi Stalin (MK Stalin), Chief Minister (CM) of Tamil Nadu (TN)

EXAM
Genius



Ques : Rani Rampal, who recently announced her retirement, belongs to which sport?
रानी रामपाल, जिन्होंने हाल ही में संन्यास की घोषणा की है, किस खेल से संबंधित हैं?

- (a) Hockey / हॉकी
- (b) Badminton / बैडमिंटन
- (c) Kho Kho / खो खो
- (d) Football / फुटबॉल
- (e) Cricket / क्रिकेट

Answer : Optio A

Explanation : •

- Rani Rampal, the 30-year-old former Indian women's hockey captain regarded as the "Queen of Indian Hockey," has declared her retirement from the game.
- Hockey India, India's hockey governing body, has decided to retire the No.28 shirt in honour of Rani Rampal. Rani wore jersey number 28 while playing for India.
- Rani has played 254 international matches and scored 120 goals since her debut at 14 years old in 2008 at the Olympic qualifiers in Kazan, making her the youngest woman to represent India at the senior level in hockey.
- Rani, the queen of Indian hockey, will soon be seen instructing and nurturing the sport's future stars after being selected head coach of India's under-17 squad by Hockey India in 2023.
- Rani Rampal is the first Indian women's hockey player to have a stadium named after her. The Raebareli stadium of the Indian Railways' Modern Coach Factory has been christened Rani's Girls Hockey Turf.
- Rani Rampal received the Major Dhyan Chand Khel Ratna Award, India's highest athletic honour, in 2020. Rani received the Padma Shri, India's fourth highest civilian award, in 2020.



Recently Retired Players :

- Wicketkeeper-Batter Matthew Wade : Retires from International Cricket
- Andres Iniesta (Spain) : Retirement from professional football
- Rafael Nadal (from Spain) : Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket
- Luis Suarez (Uruguay) : National football team
- Moeen Ali (England) : Retirement from international cricket
- Shannon Gabriel (West Indies) : Retirement from international cricket
- Dawid Malan (England) : Retirement from international cricket
- Shikhar Dhawan (India) : All forms of cricket
- Ilkay Gundogan (Germany) : International football
- Ashwini Ponnappa : Badminton
- Rohan Bopanna (India) : international tennis
- PR Sreejesh (India) : international hockey
- Thomas Muller (German) : International Football

EXAM
Genius



Ques : Bharat Sanchar Nigam Limited (BSNL) established in which year ?

भारत संचार निगम लिमिटेड (बीएसएनएल) की स्थापना किस वर्ष हुई?

- (a) 1998
- (b) 1999
- (c) 2000
- (d) 2001
- (e) 2002

Answer : Option C

Explanation : •

- Union Minister Jyotiraditya Madhavrao Scindia, Ministry of Communications (MoC), and Ministry of Development of North Eastern Region (MDoNER) introduced the new logo for Bharat Sanchar Nigam Limited (BSNL).
- They have launched 7 customer-centric services at Bharat Sanchar Bhavan in New Delhi, Delhi.
- The new logo features green and white arrows surrounding India to represent the company's nationwide coverage, while the orange backdrop represents warmth and inclusivity.
- BSNL has developed 7 initiatives based on three pillars: security, affordability, and reliability.

BSNL has launched 7 new initiatives :

1. Spam! Free Network
2. BSNL National Wi-Fi Roaming
3. BSNL Intranet Fiber Television (IFTV)
4. Any Time SIM (ATS) Kiosks
5. Direct-to-Device Service
6. 'Public Protection & Disaster Relief' – as a solution
7. 1st captive 5G network for coal mines in India, in partnership with Centre for Development of Advanced Computing (C-DAC)

About BSNL :

- Established : 2000
- HQ New Delhi
- CMD : A. Robert J. Ravi



Ques : Who has become the first Indian to win the prestigious Miss Grand International 2024 crown in October 2024?

अक्टूबर 2024 में प्रतिष्ठित मिस ग्रैंड इंटरनेशनल 2024 का ताज जीतने वाली पहली भारतीय कौन बन गई है?

- (a) Nikita Porwal / निकिता पोरवाल
- (b) Rhea Singha / रिया सिंघा
- (c) Chhavi Verg / छवि वर्ग
- (d) Rachel Gupta / राचेल गुप्ता
- (e) Pranjal Priya / प्रांजल प्रिया

Answer : Option D

Explanation : •

- Rachel Gupta, 20, from Jalandhar, has become the first Indian to win the prestigious Miss Grand International 2024 title.
- She won a historic triumph after competing against contenders from over 70 countries.
- Gupta also won the Grand Pageant Choice Award 2024. Rachel now holds the record for the most worldwide pageant crowns won by an Indian, tying former Miss Universe Lara Dutta.
- Previously, she won the 'Miss Super Talent of the World' title in 2022, confirming her consistent success in international competitions.
- Her road to the Miss Grand International crown began in August 2024, when she won the Miss Grand India title.



Ques : Global Media and Information Literacy Week celebrated every year on which week ?
वैश्विक मीडिया एवं सूचना साक्षरता सप्ताह प्रत्येक वर्ष किस सप्ताह मनाया जाता है?

- (a) 22-29 October
- (b) 23-30 October
- (c) 24-31 October
- (d) 20-27 October
- (e) 21-30 October

Answer : Option C

Explanation : •

- Global Media and Information Literacy Week is an annual event held from October 24th to October 31st to raise awareness and celebrate efforts toward universal media and information literacy.
- Theme 2024: The New Digital Frontiers of Information: "Media and Information Literacy for Public Interest Information"
- During Global Media and Information Literacy Week, stakeholders from all around the world arrange events, and UNESCO co-hosts a global conference gathering, the Media and Information Literacy community.

EXAM
Genius



IMPORTANT ONE – LINER Current Affairs

Union Minister Nitin Gadkari, Ministry of Road Transport & Highways (MoRTH) unveiled a Rs 100 commemorative coin to mark the Birth Centenary of HH Mataji Nirmala Devi Ji at the National Museum in New Delhi.

Telugu film star Chiranjeevi Honored with ANR Award by Amitabh Bachchan, which is Organised by Akkineni International Foundation.

Keshav Chandra Appointed as Chairman of the New Delhi Municipal Council (NDMC). He Replaced Naresh Kumar

ISRO has launched India's first analog space mission from Leh, Ladakh. The mission involves ISRO, the University of Ladakh, IIT Bombay, AAKA Space Studio, and the Ladakh Autonomous Hill Development Council.

The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, has approved two railway projects from the Ministry of Railways, totaling Rs.6,798 crore.

Two projects have been approved: (a) the doubling of the Narkatiaganj-Raxaul-Sitamarhi-Darbhanga and Sitamarhi-Muzaffarpur sections, which covers 256 kilometers; and (b) the construction of a new line between Errupalem and Namburu via Amaravati, which covers 57 kilometers.

On the 200th anniversary of Kittur Vijayotsava a commemorative Postage stamp was released at the historic Kittur Rani Channamma Stage, Kittur Fort Premises. This grand event commemorated Rani Channamma's glorious victory on 23rd October, 1824 against the British rule.

India's former cricketer VVS Laxman will take over as head coach for the Indian team during their upcoming four-match Twenty20 International (T20I) tour of South Africa in November

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

केंद्रीय मंत्री नितिन गडकरी, सड़क परिवहन और राजमार्ग मंत्रालय (MoRTH) ने नई दिल्ली में राष्ट्रीय संग्रहालय में परम पूज्य माताजी निर्मला देवी जी की जन्म शताब्दी को चिह्नित करने के लिए 100 रुपये के स्मारक सिक्के का अनावरण किया।

तेलुगु फिल्म स्टार चिरंजीवी को अमिताभ बच्चन द्वारा एएनआर पुरस्कार से सम्मानित किया गया, जो अक्किनेनी इंटरनेशनल फाउंडेशन द्वारा आयोजित किया गया है।

केशव चंद्रा को नई दिल्ली नगरपालिका परिषद (एनडीएमसी) के अध्यक्ष के रूप में नियुक्त किया गया। उन्होंने नरेश कुमार का स्थान लिया

इसरो ने लेह, लद्दाख से भारत का पहला एनालॉग अंतरिक्ष मिशन लॉन्च किया है। मिशन में इसरो, लद्दाख विश्वविद्यालय, आईआईटी बॉम्बे, एएकेए स्पेस स्टूडियो और लद्दाख स्वायत्त पहाड़ी विकास परिषद शामिल हैं।

प्रधानमंत्री नरेंद्र मोदी की अध्यक्षता में आर्थिक मामलों की कैबिनेट समिति (सीसीईए) ने रेल मंत्रालय की दो रेलवे परियोजनाओं को मंजूरी दे दी है, जिनकी कुल लागत 6,798 करोड़ रुपये है।

दो परियोजनाओं को मंजूरी दी गई है: (ए) नरकटियागंज-रक्सौल-सीतामढ़ी-दरभंगा और सीतामढ़ी-मुजफ्फरपुर खंडों का दोहरीकरण, जो 256 किलोमीटर की दूरी तय करता है; और (बी) अमरावती के माध्यम से एरुपलेम और नंबुरु के बीच एक नई लाइन का निर्माण, जो 57 किलोमीटर की दूरी तय करती है।

किचूर विजयोत्सव की 200वीं वर्षगांठ पर ऐतिहासिक किचूर रानी चन्नम्मा स्टेज, किचूर किला परिसर में एक स्मारक डाक टिकट जारी किया गया। इस भव्य आयोजन ने 23 अक्टूबर, 1824 को ब्रिटिश शासन के खिलाफ रानी चन्नम्मा की शानदार जीत का जश्न मनाया।

भारत के पूर्व क्रिकेटर वीवीएस लक्ष्मण नवंबर में दक्षिण अफ्रीका के आगामी चार मैचों के ट्वेंटी-20 अंतर्राष्ट्रीय (टी20ई) दौरे के दौरान भारतीय टीम के मुख्य कोच का पद संभालेंगे।

EXAM
Genius



Ques : Which financial services company has introduced Smart Gold as a feature in its app that allows its customers to buy digital gold?

किस वित्तीय सेवा कंपनी ने अपने ऐप में स्मार्टगोल्ड की सुविधा शुरू की है, जो ग्राहकों को डिजिटल सोना खरीदने की सुविधा देती है?

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

Answer : Option B

Explanation :

- Jio Financial Services has offered SmartGold as a feature in the JioFinance app. It allows clients to purchase digital gold. Users can invest in gold starting at Rs 10, making it an affordable option for many.
- SmartGold is an entirely digital approach for purchasing gold, with the ability to redeem investments for cash, gold coins, or jewelry. Customers can buy gold in a variety of quantities, including rupees and kilos, and can even order actual gold coins for home delivery.
- The underlying asset—24-karat actual gold equal to a customer's SmartGold investment—will be purchased and housed in insured vaults.
- Customers may also monitor live gold market prices on the JioFinance app, which ensures transparency at all times.
- Customers can redeem their SmartGold units for cash or actual gold whenever they choose. Physical gold can be sent to holders of 0.5 gm or more in denominations of 0.5 gm, 1 gm, 2 gm, 5 gm, and 10 gm.



Recent Facilities Launched in Banking & Insurance Sector :

- CSB Bank, a renowned private sector bank, has developed SME Turbo Loan, a new loan product designed to provide small and medium-sized businesses (SMEs) with quick and smooth credit access.
- MobiKwik Fixed Deposits allows consumers to begin saving with as little as Rs 1,000 and earn up to 9.5% annual returns without creating a new bank account.
- Hyundai Motor India Ltd. (HMIL) has launched India's largest IPO of Rs.27,870 crore. The IPO offers 14.2 crore equity shares by the promoter and does not entail any new share issuance.
- The public sector Indian Overseas Bank (IOB) has started the 'Mahila Shaksham' plan to fund individual women members of Self-Help Groups (SHGs).
- 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.

Ques : How much lakh crore rupees was GST collected in October 2024?

अक्टूबर 2024 में कितने लाख करोड़ रुपये का जीएसटी संग्रह हुआ?

- (a) 1.87 lakh crore
- (b) 2.87 lakh crore
- (c) 1.80 lakh crore
- (d) 1.78 lakh crore
- (e) 1.84 lakh crore

Answer : Option A



Explanation : •

- Gross Goods and Services Tax (GST) collection increased by 9% in October to more than 1.87 lakh crore, the second highest ever, owing to increased domestic sales and enhanced compliance.
- The Central GST collection was 33,821 crore rupees, the State GST was 41,864 crore rupees, the Integrated IGST was 99,111 crore rupees, and the cess was 12,550 crore rupees throughout the month.
- The overall gross GST revenue increased by 8.9 percent to 1,87,346 crore rupees. In October 2023, the mop-up stood at 1.72 lakh crore rupees.
- October 2024 had the second-best GST mop-up. In April 2024, the highest-ever collection of nearly 2.10 lakh crore rupees was recorded.





Ques : Who mandates mutual funds to utilise New Fund Offers proceeds within 30 days of allotment ?

कौन म्यूचुअल फंड को आवंटन के 30 दिनों के भीतर नए फंड ऑफर की आय का उपयोग करने का आदेश देता है?

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

Answer : Option D

Explanation :

- The Securities and Exchange Board of India (SEBI) strives to enhance the deployment of funds obtained by asset management firms (AMCs) during New Fund Offers (NFOs), ensuring timely investment and protecting investor interests.
- AMCs must deploy monies raised through NFOs within 30 business days of allocation.
- If AMCs fail to satisfy the 30-day limit without asking an extension, they will be unable to launch new schemes until the funds are deployed.
- AMCs would not be able to impose exit loads on investors who quit after a 60-day grace period
- Out of 647 NFOs, 603 allocated assets within 30 days or less.



Recent News Headlines Related to SEBI

- SEBI levied a Rs.16 lakh penalty on Edelweiss Asset Management Ltd, CEO Radhika Gupta, and fund manager Trideep Bhattacharya for violating mutual fund regulations.
- SEBI extended the deadline to implement direct payout of securities to the Demat account from October 14 to November 11, 2024, to ensure a hassle-free implementation.
- SEBI has changed the nomination rules between Mutual Funds (MF) and Demat Accounts allowing the holders of both instruments to include up to 10 nominees.
- SEBI is considering permitting mutual funds (MFs) to start a new type of actively managed commodity fund that invests solely in exchange-traded commodity derivatives (ETCDs).
- SEBI approved a new asset class, allowing high-net-worth investors to invest in riskier regulated products. The new asset class is to have a minimum investment amount of Rs 10 lakh.
- SEBI has imposed a penalty of Rs 12 lakh on NSE Data And Analytics Ltd for its failure to segregate IT infrastructures and manpower between itself and its parent firm National Stock Exchange (NSE).
- SEBI has mandated individual investors applying for amounts up to Rs 5 Lakh through intermediaries to use only the Unified Payments Interface (UPI) to block funds. from 1st November 2024.
- Jio Financial Services' joint venture with BlackRock to enter the mutual fund industry in India has got approval from the Securities and Exchange Board of India (Sebi), according to an exchange filing.
- The Securities and Exchange Board of India (SEBI) has allowed mutual funds to offer credit default swaps (CDS) to boost liquidity in the corporate bond market.
- The Securities and Exchange Board of India (SEBI) has shortened the time for crediting and trading bonus shares to two days from the record date.
- The Securities and Exchange Board of India (SEBI) has formed a 22-member advisory committee to streamline the rules governing listing responsibilities and transparency.
- SEBI proposed a mandatory UPI block mechanism facility for secondary market trading using the UPI-based block mechanism to their clients.



Ques : Which bank has been awarded as one of the 'Best Companies for Women in India' (BCWI) 2024 ?

किस बैंक को 'भारत में महिलाओं के लिए सर्वश्रेष्ठ कंपनियों' (बीसीडब्ल्यूआई) 2024 में से एक के रूप में सम्मानित किया गया है?

- (a) DBS Bank India / डीबीएस बैंक इंडिया
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

Answer : option A

Explanation : •

- DBS Bank India has been recognized as one of the 'Best Companies for Women in India' (BCWI) 2024 for the 9th consecutive year.
- The bank is recognized as a "Best Companies - Hall of Fame" for its dedication to gender equity and diversity.
- Avtar and Seramount awarded the award, recognizing the bank's initiatives.
- DBS Bank India aims to boost its female worker representation to 35% within the next three years, currently at 31%.

About DBS Bank India Limited :

- Established : 1994
- HQ : Mumbai
- MD & CEO : Surojit Shome



Ques : Which bank Aims for Rs.6,000 Crore Recovery from bad loans in the second half of the current fiscal year (H2 FY25) ?

किस बैंक ने चालू वित्त वर्ष की दूसरी छमाही (H2 FY25) में खराब ऋणों से 6,000 करोड़ रुपये की वसूली का लक्ष्य रखा है?

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

Answer : Option A

Explanation : •

- Canara Bank aims to recover around Rs.6,000 crore in bad loans during the second half of FY25.
- Canara Bank's managing director and CEO, K. Satyanarayana Raju, stated that the bank expects to recover approximately Rs.3,000 crore in the third and fourth quarters of FY25.
- This follows a significant recovery of Rs.2,905 crore in the second quarter, including funds from written-off accounts.

About Canara Bank :

- Established : 1906
- HQ : Bangalore, Karnataka
- Non-Executive Chairman : Vijay Srirangan
- MD & CEO : K. Satyanarayana Raju
- Tagline : Together we can



Ques : UPI Transactions Reach Record High in October with ___ in Value
यूपीआई लेनदेन अक्टूबर में _ मूल्य के साथ रिकॉर्ड ऊंचाई पर पहुंच गया

- (a) Rs 23.5 Trillion
- (b) Rs 22.5 Trillion
- (c) Rs 20.5 Trillion
- (d) Rs 22.75 Trillion
- (e) Rs 18.75 Trillion

Answer : Option A

Explanation : •

- In October 2024, India had a record-breaking increase in digital transactions because to the Unified Payments Interface (UPI), Immediate Payment Service (IMPS), FASTag, and Aadhaar Enabled Payment System (AePS).
- In October 2024, UPI reached its biggest monthly volume and value since its launch in April 2016.
- October's transactions topped the previous high of 15.04 billion in September 2024, with a peak value of Rs 20.64 trillion in July.

UPI growth :

- In value terms : Rs 23.5 trillion (14% from Sep)
- In volume terms : 16.58 billion (10% from Sep)
- Daily UPI transactions value : Rs 75,801 crore





Ques : HDFC Securities Limited established in which year ?

एचडीएफसी सिक्योरिटीज लिमिटेड की स्थापना किस वर्ष में हुई?

- (a) 2000
- (b) 2001
- (c) 2002
- (d) 2003
- (e) 2004

Answer : Option A

Explanation : •

- HDFC Securities Limited, a subsidiary of HDFC Bank, has launched 'HDFC Tru', a wealth advisory platform.
- It will be led by Pranab Uniyal, Head of Wealth Advisory at HDFC Securities.
- This new service caters to HNIs, UHNIs, family offices, and corporate clients with revenues ranging from Rs 18 crore to Rs 400 crore.
- The effort leverages HDFC Securities' significant knowledge and client base of 5.7 million across 250 offices in India.

About HDFC Securities Limited :

- Established : 2000
- HQ : Mumbai
- MD & CEO : Dhiraj Relli



Ques : Who approves Creation of Chief General Manager (CGM) Posts in 5 Nationalized Banks ?

5 राष्ट्रीयकृत बैंकों में मुख्य महाप्रबंधक (सीजीएम) पदों के सृजन को कौन मंजूरी देता है?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Nirmala Sitharaman / निर्मला सीतारमण
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option B

Explanation : •

- Union Minister Nirmala Sitharaman of the Ministry of Finance (MoF) has approved the restructuring of nationalized banks, including the creation and expansion of Chief General Manager (CGM) positions.
- The restructuring is based on an evaluation of the banks' business mixes on March 31, 2023.
- The new structure aspires for a balanced distribution of duties, with one CGM for every four General Managers (GMs).
- The Finance Minister approved 64 new CGM positions, bringing the total to 144 across 11 nationalized banks.
- The number of GM posts has increased from 440 to 576, DGM positions from 1,320 to 1,728, and AGM positions from 3,960 to 5,184.

CGM positions will be introduced in five nationalized banks are :

- Bank of Maharashtra (BoM), Pune, Maharashtra
- Central Bank of India (CBI), Mumbai, Maharashtra
- Indian Overseas Bank (IOB), Chennai, Tamil Nadu
- Punjab & Sind Bank (PSB), New Delhi, Delhi
- UCO Bank, Kolkata, West Bengal





Ques : India and which country have agreed to observe 2026 as the Year of Culture, Tourism, and Artificial Intelligence (AI) ?

भारत और कौन सा देश 2026 को संस्कृति, पर्यटन और आर्टिफिशियल इंटेलिजेंस (एआई) वर्ष के रूप में मनाने पर सहमत हुए हैं?

- (a) Poland / पोलैंड
- (b) Belarus / बेलारूस
- (c) Spain / स्पेन
- (d) Czech Republic / चेक गणराज्य
- (e) Australia / ऑस्ट्रेलिया

Answer : Option C

Explanation : •

- India and Spain have agreed to observe 2026 as the Year of Culture, Tourism, and Artificial Intelligence (AI).
- During Spanish Prime Minister Pedro Sanchez's visit to India, bilateral connections were strengthened through various agreements.
- He is the first Spanish Prime Minister to visit India in the past 18 years. In 2006, Spanish Prime Minister José Luis Rodriguez Zapatero visited India.
- Spain will establish a Consulate in Bengaluru, and India will operationalise its Consulate in Barcelona, Spain.

About Spain :

- Capital : Madrid
- Currency: Euro
- King : Felipe VI
- Prime Minister: Pedro Sanchez



Ques : Kendriya Grihmantri Dakshata Padak awarded to how many personnel ?

केन्द्रीय गृहमन्त्री दक्ष पदक कितने कार्मिकों को प्रदान किया गया?

- (a) 460
- (b) 463
- (c) 468
- (d) 400
- (e) 420

Answer : Option B

Explanation : •

- For the year 2024, 463 personnel from various states and union territories, Central Armed Police Forces, and Central Police Organisations have received the Kendriya Grihmantri Dakshata Padak.
- The medal is awarded to acknowledge outstanding performance, encourage high professional standards, and enhance morale among officers in the disciplines of Special Operations, Investigation, Intelligence, and Forensic Science.
- The Kendriya Grihmantri Dakshata Padak was established by the Ministry of Home Affairs on February 1, this year. The medal is announced every year on October 31st, Sardar Vallabhbhai Patel's birth anniversary.
- The award will be given to personnel of the Police Forces, Security Organization, Intelligence Wing, and National Security Guard in recognition of their excellence in operations, excellent performance, and tenacious and courageous intelligence service.



Recent News Headlines Related to Awards & Winners :

- ANR Award : Telugu film star Chiranjeevi
- AFC President's Recognition Award for Grassroots Football (Silver) : All India Football Federation (AIFF) Received by AIFF President Kalyan Chaubey
- AFC President's Recognition Award for Grassroots Football (Gold) : Football Australia
- 50th American Film Institute (AFI) Life Achievement Award : Oscar-winning filmmaker Francis Ford Coppola
- Miss Grand International 2024 title : Rachel Gupta (Jalandhar)
- Men's Ballon d'Or- Rodri (Spain, Manchester City)
- Women's Ballon d'Or-Aitana Bonmati (Spain, FC Barcelona)
- Highest civilian honour of the South Pacific nation of Fiji : Sri Sri Ravi Shankar
- Sakharov Prize for Freedom of Thought : Venezuelan opposition leaders Maria Corina Machado and Edmundo Gonzalez
- Best Hospitality Management Institute of the Year Awarded by Union Tourism Minister Gajendra Singh Shekhawat & Goa CM Pramod Sawant : International Institute of Hotel Management (IIHM)
- Harry Messel Award for Conservation Leadership : Assam-based conservation scientist Bibhab Kumar Talukdar
- International Astronautical Federation (IAF) World Space Award : Dr. S. Somanath, Chairman of the Indian Space Research Organisation (ISRO) for Chandrayaan-3
- Global Anti-Racism Championship Award 2024 : Urmila Chaudhary of Nepal





Ques : Who is Appointed as Defence Secretary at South Block ?

साउथ ब्लॉक में रक्षा सचिव के रूप में किसे नियुक्त किया गया है?

- (a) Manoj Govind / मनोज गोविंद
- (b) Rajesh Kumar / राजेश कुमार
- (c) Deepti Kumari / दीप्ति कुमारी
- (d) Suman Bhardwaj / सुमन भारद्वाज
- (e) Tuhin Kanta Pandey / तुहिन कांता पांडे

Answer : Option B

Explanation : •

- Rajesh Kumar Singh has taken over as Defence Secretary. He is a 1989 batch IAS officer from the Kerala cadre.
- Shri Rajesh Kumar Singh served as Secretary, Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, from April 24, 2023 to August 20, 2024.
- He previously served as Secretary of the Department of Animal Husbandry and Dairying at the Ministry of Fisheries, Animal Husbandry, and Dairy.
- RK Singh succeeds Shri Giridhar Aramane, a 1988-batch IAS officer from Andhra Pradesh who retired on October 31, 2024.

EXAM
Genius



Recent Defence related appointments :

- Surgeon Vice Admiral Kavita Sahai : Director General Medical Services (Navy)
- Paramesh Sivamani : 26th Director General of the Indian Coast Guard (ICG)
- 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



Ques : Which Edition of Exercise VAJRA PRAHAR Held between India & USA (Army) ?

भारत और अमेरिका (सेना) के बीच वज्र प्रहार अभ्यास का कौन सा संस्करण आयोजित किया गया?

- (a) 12th
- (b) 13th
- (c) 14th
- (d) 15th
- (e) 16th

Answer : Option d

Explanation : •

- The Indian Army contingent left for the 15th iteration of the India-US Joint Special Forces Exercise VAJRA PRAHAR.
- The drill will take place from November 2 to November 22 at the Orchard Combat Training Centre in Idaho, United States.
- The previous round of the exercise took place in Umroi, Meghalaya, in December of last year.
- This will be the second exercise of the year between the Indian and US armies. The preceding exercise, YUDH ABHYAS 2024, took place in Rajasthan in September.
- The goal of Exercise VAJRA PRAHAR is to strengthen military cooperation between India and the United States by improving interoperability, jointness, and mutual exchange of special operations methods.



Recent News Headlines Related to Defence Exercise :

- The 12th India-Singapore Joint Military Training exercise began on October 21, 2024, at the Kalaikunda Air Force Station in West Bengal.
- The 31st edition of the Singapore-India Maritime Bilateral Exercise (SIMBEX) will run until October 29 at the Eastern Naval Command.
- To improve combat capabilities by integrating niche and emerging technologies, the Army's Sudarshan Chakra Corps of Southern Command is undertaking 'Exercise SWAVLAMBAN SHAKTI' at the Babina Field Firing Ranges near Jhansi
- 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 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.



Ques : Durgesh Aranya Zoological Park is situated in which state ?

दुर्गेश अरण्य प्राणी उद्यान 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 C

Explanation : •

- The proposed 'Durgesh Aranya Zoological Park' in Bankhandi, Kangra district, would be India's first zoo to gain certification from the Indian Green Building Council (IGBC) for its sustainable and environmentally friendly activities.
- The project has been officially registered with the IGBC, with an emphasis on construction and landscape certifications to certify the park's adherence to high environmental standards.
- The certification demonstrates the state's commitment to integrate sustainability into tourism and infrastructure development.
- The first phase of the zoological park project will cover 25 hectares and cost Rs 230 crore. It is expected to be completed in the third quarter of 2025.
- The entire project, which has a total cost of Rs 619 crore, intends to create the park as a cornerstone for increasing the tourism sector in Kangra and surrounding regions.



Ques : Exercise GARUD SHAKTI 9th edition conducted between India and which country ?

गरुड़ शक्ति अभ्यास का 9वां संस्करण भारत और किस देश के बीच आयोजित किया गया?

- (a) Indonesia / इंडोनेशिया
- (b) Sweden / स्वीडन
- (c) Bhutan / भूटान
- (d) Mauritius / मॉरीशस
- (e) Dubai / दुबई

Answer : Option A

Explanation : •

- The Indian Army contingent of 25 men departed for Jakarta today to participate in the 9th edition of the India-Indonesia Joint Special Forces Exercise GARUD SHAKTI-24.
- The Indian component is represented by troops from The Parachute Regiment (Special Forces), while the Indonesian contribution of 40 individuals is represented by Indonesian Special Forces Kopassus.
- The exercise will provide an opportunity for both contingents to develop their bonds and discuss best practices. It will also serve as a venue for achieving common security goals and strengthening bilateral relations between two countries.



Ques : India will host the first Asian Buddhist Summit in which city ?

भारत किस शहर में पहले एशियाई बौद्ध शिखर सम्मेलन की मेजबानी करेगा?

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

Answer : Option B

Explanation : •

- The first Asian Buddhist Summit will be held in India's national capital, New Delhi, from November 5 to 6.
- The Central Government's Ministry of Culture is organising the summit in partnership with the International Buddhist Confederation (IBC).
- The focus of this summit is 'The Role of Buddha Dhamma in Strengthening Asia'.
- Buddhism has a unique place in the spiritual and cultural history of India and Asia, and the teachings of the Buddha, his students, and preachers have kept Asia unified by sharing a shared outlook on life, divinity, and social values.



Ques : Who has been appointed as the new chairman of Yamaha Motor India Group?
यामाहा मोटर इंडिया ग्रुप के नए चेयरमैन के रूप में किसे नियुक्त किया गया है?

- (a) Suman Gupta / सुमन गुप्ता/
- (b) Itaru Otani / इटारू ओटानी
- (c) Dr. Himanshu Pathak / डॉ.हिमांशु पाठक
- (d) Rajesh sharma / राजेश शर्मा
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation : •

- India Yamaha Motor (IYM) Pvt Ltd. has chosen Itaru Otani as the new chairman of the Yamaha Motor India Group. He succeeded Eishin Chihan.
- Otani has nearly three decades of experience with Yamaha Motor Company, having held significant leadership positions in worldwide areas such as Australia, Brazil, and Japan.
- Otani previously worked as Chief General Manager, overseeing Land Mobility Business Operations in Japan.

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Ques : World Vegan Day is celebrated annually on which day ?

विश्व शाकाहारी दिवस प्रतिवर्ष किस दिन मनाया जाता है?

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

Answer : Option A

Explanation : •

- Every year on November 1, World Vegan Day brings together vegans from all over the world to promote the benefits of plant-based lifestyle for people, animals, and the environment.
- The day provides an opportunity to educate the public about veganism and its benefits for ethics, the environment, and health.
- Theme 2024: Many Lives
- The Vegan Society, formed in England, established World Vegan Day in 1994 to commemorate the organization's 50th anniversary and the incorporation of the term 'vegan' into the English language.

EXAM
Genius



Ques : International Day to End Impunity for Crimes against Journalists is observed every year on which day?

पत्रकारों के खिलाफ अपराधों के लिए दंड से मुक्ति को समाप्त करने हेतु अंतर्राष्ट्रीय दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option B

Explanation : •

- November 2 is designated as International Day to End Impunity for Crimes Against Journalists.
- The United Nations declared this day to address the critical need to safeguard journalists and bring those who hurt them to account.
- It's a day to defend the right to free expression and remember those who died in the quest of truth.

EXAM
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Important days :

- 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
- 20 October : World Osteoporosis Day (Theme 2024 Say no to fragile bones)
- 20 October : 4th World Statistics Day 2024
- 21 October : National Police Commemoration Day
- 21 October : World Iodine Deficiency Day (Theme 2024: Strengthening Public Health via Awareness and Action)
- 24 October : United Nations Day (Theme 2024 Cultivating a Culture of Peace)
- 24 October : World Polio Day (Theme 2024 A Global Mission to Reach Every Child)
- 24 October : World Development Information Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 24 October : UN Disarmament Week
- 24 October : 63rd Indo-Tibetan Border Police (ITBP) Raising Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 27 October : Indian Army Infantry Day
- 28 October to 3 November : Vigilance Awareness Week (Theme 2024 Culture of Integrity for Nation's Prosperity)
- 28 October : International Animation Day
- 29 October : International Day of Care and Support (Theme 2024 Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older Persons Worldwide)
- 29 October : World Stroke Day (Theme 2024: #GreaterThanStroke.)
- 29 October : 9th Ayurveda Day (Theme 2024 Ayurveda Innovations for Global Health)
- 27 October : World Day for Audiovisual Heritage (Theme 2024 – Your window to the world)
- 30 October : World Thrift Day
- 31 October : National Unity Day
- 31 October : World Savings Day
- 31 October : World Cities Day (Theme 2024 Youth leading climate and local action for cities)
- 24th to 31st October : Global Media and Information Literacy Week (Theme 2024: The New Digital Frontiers of Information: "Media and Information Literacy for Public Interest Information")



IMPORTANT ONE – LINER Current Affairs

Wagh Bakri Tea Group Honored with Prestigious “Generational Legacy Award for Outstanding Contribution to the Indian Economy” from Hurun India at Hurun India Family Business Awards

HDFC Standard Life Insurance Co has bought shares of PNB Housing Finance worth Rs 90 crore through an open market transaction.

Ravindra Jadeja surpassed Ishant Sharma to become India's sixth highest wicket-taker in Test cricket. He reached this big milestone on the first day of the third and final Test of the series against New Zealand at Wankhede Stadium here.

The US, Japan, and South Korea will partner with India's business sector to support digital infrastructure. The new framework is named the Digital Infrastructure Growth Initiative for India Framework (DiGi).

Ayodhya set two Guinness World Records during the 2024 Deepotsav celebrations. Over 25 lakh diyas (2,512,585 oil lamps) were lit along the Saryu River, making this the greatest display of oil lamps. Another record was set for the number of people executing a diya rotation at the same time.

The Competition Commission of India has approved Fortis Healthcare's proposal to acquire an additional 31.52 per cent stake in Agilus Diagnostics Limited (Agilus).

The first Climate and Health Africa Conference (CHAC 2024) is taking place in Harare, Zimbabwe, from October 29-31.

Rajasthan Investment Promotion Scheme (RIPS) 2024 Launched by Rajasthan government To encourage private investment and boost economic growth in sectors like Aero & Space, Defence, Drones, Semiconductors, Agri-Tech, and Waste Recycling.

Rajasthan has signed investment Memorandums of Understanding (MoUs) totaling ₹15 lakh crore under the 'Rising Rajasthan' Summit initiative.

North Korea recently declared that it successfully test-fired its latest intercontinental ballistic missile, the 'Hwasong-19. It incorporates solid-fuel propulsion, which allows it to be deployed more rapidly than liquid-fueled missiles.



Ques : _ Innovation Hub Launches MuleHunter Artificial Intelligence to Aid Banks in Detecting Fraudulent Mule Accounts

_ इनोवेशन हब ने धोखाधड़ी वाले मूल खातों का पता लगाने में बैंकों की सहायता के लिए मूलहंटर आर्टिफिशियल इंटेलिजेंस लॉन्च किया

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

Answer : Option B

Explanation :

- The Reserve Bank of India Innovation Hub (RBIH) developed MuleHunter AI, an AI/ML model designed to discover mule accounts in banks and financial institutions.
- The growth in fraud through mule accounts has generated worries in the financial sector, highlighting the necessity for better detection methods.
- Mule accounts are created by one person but handled by another. They are commonly used for illegal operations like money laundering and tax evasion.

About the Reserve Bank Innovation Hub :

- Established : 2021
- HQ : Bengaluru, Karnataka
- CEO : Rajesh Bansal



Ques : Banks Request Integration with _ Platform for Monitoring Liberal Remittance Scheme Limits

बैंक उदार प्रेषण योजना सीमाओं की निगरानी के लिए _ प्लेटफ़ॉर्म के साथ एकीकरण का अनुरोध करते हैं

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

Answer : Option B

Explanation :

- Banks have asked the Reserve Bank of India (RBI) to integrate with the Centralised Information Management System (CIMS) for real-time verification of limit consumption under the Liberal Remittance Scheme.
- LRS allows Indian citizens to remit up to \$250,000 each fiscal year for approved transactions.
- The interface with CIMS enables banks to track LRS transactions in real-time and detect remittance limit breaches.
- Initially, international credit card transactions were exempt from LRS.
- The government reintroduced the Tax Collected at Source (TCS) exemption for transactions up to Rs.7 lakh per financial year across all means of LRS payments.

About LRS Scheme :

- It is introduced in 2004.
- Its aim is to Allowing all resident individuals to remit up to \$250,000 per financial year outside India for any permissible current or capital account transaction, or a combination of both, free of charge
- Initial limit is \$25,000



Recent News Headlines Related to RBI

- Reserve Bank of India (RBI) transferred an additional 102 tons of gold from the Bank of England to secure storage facilities in India.
- The Reserve Bank of India's Governor Shaktikanta Das has been named the top central banker with A+ rating by Global Finance magazine, based in the United States
- Ujjivan Small Finance Bank Limited (Ujjivan SFB) has gained approval from the Reserve Bank of India (RBI) to provide currency products and services.
- The Reserve Bank of India's (RBI) annual Census on Foreign Liabilities and Assets of Indian Direct Investment Entities for 2023-24 shows that the United States of America (USA) remains India's leading source of FDI.
- The Reserve Bank of India (RBI) has added 13 additional firms to its 'Alert List' of unauthorized forex trading platforms, now totaling 88.
- RBI has approved the merger of Tata Capital, an unlisted entity, with Tata Motors Finance (TMFL), paving the way for the formation of India's 12th largest non-banking finance company. Resulting in Tata Motors holding a 4.7 per cent stake in the merged entity.
- 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).
- 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 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.

Ques : Which bank Introduces Digital Bank Guarantee Service ?

कौन सा बैंक डिजिटल बैंक गारंटी सेवा शुरू करता है?

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

Answer: Option E

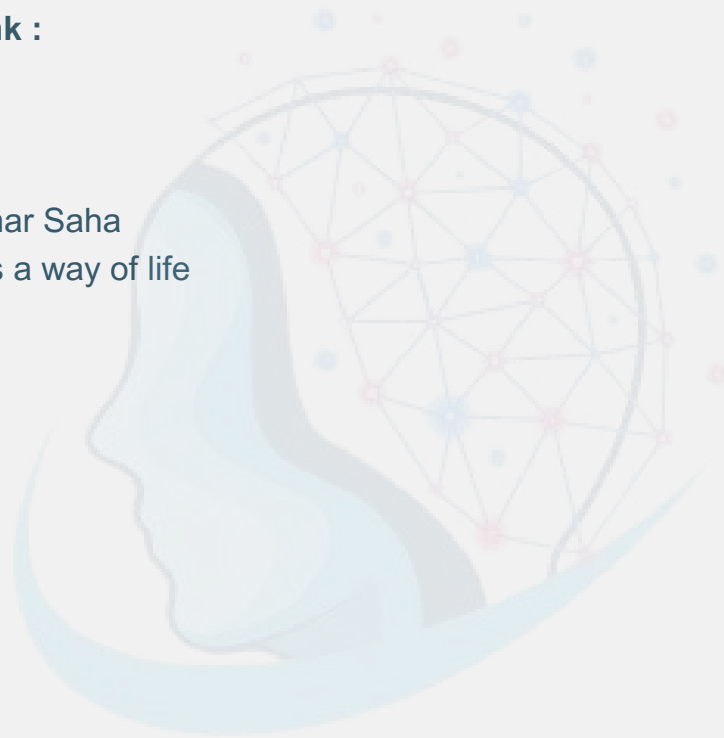


Explanation : •

- Punjab & Sind Bank (PSB), a public sector bank, has partnered with National e-Governance Services Ltd to create an e-Bank Guarantee (e-BG) program.
- The e-BG service eliminates the need for physical stamping and signatures on traditional paper-based bank guarantees.
- The e-BG method attempts to speed up bank guarantee issuance.

About Punjab & Sind Bank :

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



EXAM
Genius



Recently signed banking agreements

- Tata Power Renewable Energy Ltd has teamed with IndusInd Bank to provide solar financing solutions for Micro and Small Enterprises (MSEs).
- Solex Energy has teamed with State Bank of India (SBI) to provide solar financing alternatives to commercial, industrial, and institutional customers.
- The Indian Institute of Management (IIM) Shillong and the Small Industries Development Bank of India (SIDBI) have joined to promote entrepreneurship in India's Northeast.
- India Exim Finserve IFSC Private Limited, a subsidiary of Export-Import Bank of India, has partnered with Singapore-based VoloFin Services Private Limited to offer comprehensive receivable finance solutions to Indian exporters.
- PhonePe has teamed up with Bajaj Allianz General Insurance to provide an affordable firecracker-related injury insurance policy for Diwali.
- NBBL has worked with the Pension Fund Regulatory and Development Authority (PFRDA) to add the National Pension System (NPS) as a biller category to the Bharat Connect platform (formerly known as Bharat Bill Payment System).
- Aditya Birla Housing Finance (ABHFL), a wholly-owned subsidiary of Aditya Birla Capital Ltd, has formed a strategic agreement with BharatPe, a fintech startup, to improve access to house loans and loans against property for the latter's merchant partners.
- Tata Digital has partnered with Tata AIA Life Insurance to offer life insurance products on the Tata Neu platform.
- Mastercard and Citigroup have collaborated to enable 24/7 cross-border payments using debit cards, broadening payment alternatives for consumers and businesses worldwide.



Ques : Who Surpasses Rs.10 Lakh Crore assets under management (AUM) ?
प्रबंधन के तहत 10 लाख करोड़ रुपये की संपत्ति (एयूएम) से कौन आगे है?

- (a) Aditya Birla Sun AMC / आदित्य बिड़ला सन एएमसी
- (b) Axis Asset Management Company Limited / एक्सिस एसेट मैनेजमेंट कंपनी लिमिटेड
- (c) Kotak Mahindra Mutual Fund / कोटक महिंद्रा म्यूचुअल फंड
- (d) SBI Funds Management Pvt Ltd / एसबीआई फंड्स मैनेजमेंट प्राइवेट लिमिटेड
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- SBI Mutual Fund (SBI MF) became the first fund house in India to attain Rs.10.99 lakh crore in assets under management (AUM) in the September quarter, up from Rs.9.88 lakh crore in June.
- SBI MF outperforms its closest competitors, ICICI Mutual Fund and HDFC Mutual Fund, with AUMs of Rs.8.41 lakh crore and Rs.7.47 lakh crore, respectively.
- SBI MF's AUM increased by 12% from June to ₹66.22 lakh crore, reflecting a broader trend in the mutual fund market.

About SBI Mutual Fund :

- Established : 1987
- HQ : Mumbai
- MD & CEO : Shamsher Singh



Ques : Which bank Launches Real-Time International Money Transfer Tracking ?

किस बैंक ने रीयल-टाइम इंटरनेशनल मनी ट्रांसफर ट्रैकिंग लॉन्च की?

- (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 and Swift have launched a pioneering real-time tracking solution for international money transactions.
- IDFC FIRST Bank is the first Indian bank to provide end-to-end traceability for cross-border payments, which is accessible through its award-winning mobile app and internet banking platforms.
- IDFC FIRST Bank offers free real-time tracking through their "Pay Abroad" option, with no additional processing fees.

About IDFC First Bank :

- Established : 2015
- HQ : Mumbai, Maharashtra
- MD & CEO : V. Vaidyanathan
- Tagline : Always You First



Ques : Which company has signed an MoU with the United Nations Environment Programme's flagship methane reporting and mitigation initiative – Oil & Gas Methane Partnership (OGMP) 2.0 ?

किस कंपनी ने संयुक्त राष्ट्र पर्यावरण कार्यक्रम की प्रमुख मीथेन रिपोर्टिंग और शमन पहल - तेल और गैस मीथेन साझेदारी (ओजीएमपी) 2.0 के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) ReNew Power
- (b) TP renewable Microgrid
- (c) JSW Energy
- (d) NTPC Limited
- (e) Cairn Oil & Gas

Answer : Option D

Explanation : •

- Cairn Oil & Gas, a Vedanta Group company, has signed a memorandum of understanding with the United Nations Environment Programme's flagship methane reporting and mitigation initiative, Oil & Gas Methane Partnership (OGMP) 2.0, making it India's first oil and gas producer to commit to effectively reducing methane emissions.
- OGMP 2.0 built a comprehensive framework that includes best practices for emissions control and a reliable reporting mechanism. It focuses on accurate measurement, reporting, and verification (MRV) of methane emissions in order to effectively drive reductions.
- OGMP 2.0 covers more than 40% of global oil and gas production, allowing enterprises to increase the quality and accuracy of emissions data for effective methane reduction.
- Earlier this year, Cairn said that it would accelerate its net zero commitments to 2030.



Recent News Headlines Related to MoU and agreement :

- Indian Railways has signed a MOU with the Swiss Confederation's Federal Department of Environment, Transport, and Communications to strengthen technological collaboration.
- NTPC has partnered with the Indian Army to build a Solar Hydrogen Microgrid in Chushul, Ladakh. This crucial milestone will provide a reliable power source at off-grid Army sites using Green Hydrogen
- Meta & IndiaAI and the Ministry of Electronics and Information Technology (MeitY) partners to Establishing a Center for Generative AI at IIT Jodhpur and launching the "AI for Skilling and Capacity Building" initiative
- Karnataka Renewable Energy Development Limited (KREDL) and University of South Wales (UNSW) Partnership to promote innovation and support start-ups focusing on clean and renewable energy technologies
- Reliance Industries has partnered with US chip giant Nvidia to establish AI infrastructure in India. The announcement was made during the Nvidia AI Summit 2024 in Mumbai.
- Maharatna Central Public Sector Enterprises (CPSE) Coal India Limited (CIL) and GAIL (India) Limited (GAIL) have formed a joint venture to build a coal-to-synthetic natural gas facility.
- The Institute of Advanced Study in Science and Technology (IASST) Guwahati has signed a Memorandum of Understanding (MOU) with Bharat Biotech International Limited (BBIL) Hyderabad.
- NASA and Italian fashion giant Prada have collaborated to outfit the first woman to land on the Moon with a stylish spacesuit.

EXAM
Genius



Ques : Who Published AI Preparedness Index (AIPI) ?

AI तैयारी सूचकांक (AIPI) किसने प्रकाशित किया?

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

Answer : Option C

Explanation : •

- AI Preparedness Index (AIPI) Published by International Monetary Fund (IMF)
- According to a forecast by Grand View Research, the global AI market is expected to grow at a robust compound annual growth rate (CAGR) of 36.6% from 2024 to 2030, highlighting AI's expanding role in various sectors.
- India ranks 72 out of 174 countries, with an AI Preparedness Index rating of 0.49.

Ranking of top 5 Countries:

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



Ques : One District One Product scheme launched in which year ?

एक जिला एक उत्पाद योजना किस वर्ष शुरू की गई?

- (a) 2012
- (b) 2014
- (c) 2016
- (d) 2018
- (e) 2020

Answer : option D

Explanation : •

- During his two-day visit to Saudi Arabia, Union Minister Piyush Goyal unveiled the "One District One Product" (ODOP) Wall at the Indian Embassy in Riyadh.
- This effort promotes local products from various districts of India on international platforms, aligning with the "Made in India" concept.

About One District One Product scheme:

- Launched in January 2018, by the Uttar Pradesh Government, and due to its success, was later adopted by the Central Government
- Its Nodal Ministry is Ministry of Food Processing. Central government and states in 60:40 contributions
- Total 1102 products from 761 district
- Its aim is to help districts reach their full potential, foster economic and socio-cultural growth, and create employment opportunities, especially in rural areas



Recent News Headlines Related to Schemes

- UDAN (Ude Desh ka Aam Nagrik) scheme Extended for 10 years announced by Civil Aviation Minister K. Rammohan Naidu During the celebration of eight years of the UDAN scheme.
- The government has increased the maximum Mudra loan amount under the Pradhan Mantri Mudra Yojana (PMMY) to Rs 20 lakh from Rs 10 lakh under a new 'Tarun Plus' category.
- Madhya Pradesh government has launched the Ekal Nari scheme, where free education is provided to children of widows and single women.
- The Union Health Ministry has increased the monthly nutrition support under Ni-Kshay Poshan Yojana from Rs 500 to Rs 1,000 for all TB patients undergoing treatment.
- The Union Cabinet, led by Prime Minister Narendra Modi, has approved a revision to the Productivity Linked Reward (PLR) Scheme for major ports and dock labor Board employees/workers from 2020-21 to 2025-26.
- According to the Union Minister for Housing and Urban Affairs, the Jal Hi AMRIT plan was implemented within 100 days of its inception under the AMRUT 2.0 plan.
- The Union Finance Minister introduced the Prime Minister's Internship Scheme for next five years to provide internship opportunities to one crore young people at the top 500 corporations.
- Prime Minister Narendra Modi launched the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan in Hazaribagh, Jharkhand
- 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 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.





Ques : Wriddhiman Saha, who recently announced his retirement, is related to which sport?
रिद्धिमान साहा, जिन्होंने हाल ही में संन्यास की घोषणा की, किस खेल से संबंधित हैं?

- (a) Cricket / क्रिकेट
- (b) Football / फुटबॉल
- (c) Shooting / शूटिंग
- (d) Badminton / बैडमिंटन
- (e) Table tennis / टेबल टेनिस

Answer : Option A

Explanation : •

- Wriddhiman Saha, an Indian wicketkeeper-batter, has retired from all cricket formats after a successful career spanning nearly two decades.
- After MS Dhoni retired, Wriddhiman Saha became India's top wicketkeeper-batsman in Test cricket.
- Saha played 40 Tests and 9 One-Day Internationals for India.

EXAM
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Recently Retired Players :

- Rani Rampal : Retirement from Hockey
- Wicketkeeper-Batter Matthew Wade : Retires from International Cricket
- Andres Iniesta (Spain) : Retirement from professional football
- Rafael Nadal (from Spain) : Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket
- Luis Suarez (Uruguay) : National football team
- Moeen Ali (England) : Retirement from international cricket
- Shannon Gabriel (West Indies) : Retirement from international cricket
- Dawid Malan (England) : Retirement from international cricket
- Shikhar Dhawan (India) : All forms of cricket
- Ilkay Gundogan (Germany) : International football
- Ashwini Ponnappa : Badminton
- Rohan Bopanna (India) : international tennis
- PR Sreejesh (India) : international hockey
- Thomas Muller (German) : International Football

EXAM
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Ques : Which edition of Vinbax Joint Military Exercise conducted this year ?

इस वर्ष विनबैक्स संयुक्त सैन्य अभ्यास का कौन सा संस्करण आयोजित किया गया?

- (a) 2nd
- (b) 3rd
- (c) 4th
- (d) 5th
- (e) 6th

Answer : Option D

Explanation : •

- The fifth edition of the Vietnam-Indian Bilateral Army Exercise "VINBAX 2024" began in Ambala. The drill will take place from November 4 to 23 in Ambala and Chandimandir.
- VINBAX-2024, as a field training exercise with a broader scope than past bilateral exercises, will boost mutual confidence and interoperability while also allowing the Indian Army and Vietnam People's Army to share best practices.
- The goal of VINBAX-2024 is to improve both sides' joint military capacity by employing and deploying engineer companies and medical teams to execute engineering work as part of the United Nations Contingent in Peacekeeping Operations under Chapter VII of the United Nations Charter.



Recent News Headlines Related to Defence Exercise :

- The Indian Army contingent left for the 15th edition of the India-US Joint Special Forces Exercise VAJRA PRAHAR.
- The Indian Army contingent of 25 men departed for Jakarta today to participate in the 9th edition of the India-Indonesia Joint Special Forces Exercise GARUD SHAKTI-24
- The 12th India-Singapore Joint Military Training exercise began on October 21, 2024, at the Kalaikunda Air Force Station in West Bengal.
- The 31st edition of the Singapore-India Maritime Bilateral Exercise (SIMBEX) will run until October 29 at the Eastern Naval Command.
- To improve combat capabilities by integrating niche and emerging technologies, the Army's Sudarshan Chakra Corps of Southern Command is undertaking 'Exercise SWAVLAMBAN SHAKTI' at the Babina Field Firing Ranges near Jhansi
- 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 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.



Ques : Union Minister of Consumer Affairs, Food and Public Distribution, and New & Renewable Energy, Pralhad Joshi, launched which Phase of the retail sale of Bharat Atta and Bharat Rice ?

केंद्रीय उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण और नवीन एवं नवीकरणीय ऊर्जा मंत्री प्रल्हाद जोशी ने भारत आटा और भारत चावल की खुदरा बिक्री के किस चरण का शुभारंभ किया?

- (a) Phase I
- (b) Phase II
- (c) Phase III
- (d) Phase IV
- (e) Phase V

Answer : Option B

Explanation : •

- Pralhad Joshi, Union Minister of Consumer Affairs, Food and Public Distribution, and New and Renewable Energy, has flagged off mobile vans from NCCF, NAFED, and Kendriya Bhandar to kick off Phase II of the retail sale of Bharat Atta and Bharat Rice.
- During Phase II, consumers will be able to purchase Bharat Atta at Rs.30 per kg and Bharat Rice for Rs.34 per kg.
- In the first stage of Phase II, 3.69 LMT of wheat and 2.91 LMT of rice are offered for retail sale. During Phase I, about 15.20 LMT of Bharat Atta and 14.58 LMT of Bharat Rice were made available to common consumers at reduced prices.
- Bharat Atta and Bharat Rice will be accessible in Kendriya Bhandar stores and mobile vans, NAFED and NCCF, as well as e-commerce/big chain merchants. During Phase II, 'Bharat' brand atta and rice would be marketed in 5 and 10 kg bags.



News Headlines Related to Ministry :

- Union Minister Nitin Gadkari, Ministry of Road Transport & Highways (MoRTH) unveiled a Rs 100 commemorative coin to mark the Birth Centenary of HH Mataji Nirmala Devi Ji at the National Museum in New Delhi.
- The 21st Livestock Census, announced by Union Minister Rajiv Ranjan Singh, would cost Rs.200 crore and take place until February of next year
- Union Minister for Communications Jyotiraditya Scindia has introduced the "International Incoming Spoofed Calls Prevention System" of the Department of Telecommunications, which can detect and reject spam international calls with Indian numbers as the caller ID.
- The eShram One Stop Solution was launched in New Delhi by the Union Ministers of Labour, Employment, and Youth Affairs & Sports.
- Dr. Jitendra Singh, Union Minister of State for Science and Technology, unveiled Pavana Chitra, India's first self-operated interior air quality monitoring facility, at Thiruvananthapuram International Airport.
- Nitin Gadkari, Union Minister of Road Transport and Highways, announced the 'Humsafar Policy' in New Delhi to improve the convenience of travel on National Highways.
- The Union Ministry of Ports, Shipping and Waterways is developing the National Maritime Heritage Complex at Lothal in collaboration with the Gujarat state government under its Sagarmala scheme.
- The Union Environment Ministry has updated the Ecomark Rules, 2024 to label eco-friendly items.
- The BharatGen program was initiated by the Union Ministry of Science and Technology. The effort aims to develop generative AI systems capable of producing high-quality text and multimodal content in Indian languages.
- Ministry of Tourism has launched a national responsible tourism initiative titled Paryatan Mitra and Paryatan Didi.
- The Union Minister of Ports, Shipping & Waterways (MoPSW) launched the 'Cruise Bharat Mission' from Mumbai port.



Ques : Coal India Limited (CIL) celebrated its _ Foundation Day on 1st November.
कोल इंडिया लिमिटेड (सीआईएल) ने 1 नवंबर को अपना _ स्थापना दिवस मनाया।

- (a) 48th
- (b) 49th
- (c) 50th
- (d) 52nd
- (e) 54th

Answer : Option C

Explanation : •

- On November 1st, Coal India Limited (CIL) celebrated its 50th Foundation Day, a major milestone as the company enters its golden jubilee year.
- CIL Chairman PM Prasad unfurled the Coal India flag, highlighting the company's long-standing commitment to India's energy sector.
- The celebration featured Union Minister of Coal and Mines, G. Kishan Reddy, as the chief guest and Vikram Dev Dutt, Secretary of the Ministry of Coal, as the guest of honor.
- Minister Reddy inaugurated the Golden Jubilee logo and introduced the mascot "Angara."
- The mascot represents the strength and durability of coal miners, emphasizing their courage and dedication. The mascot was inspired by the Royal Bengal Tiger.

About Coal India Limited (CIL) :

- Established : 1975
- HQ : Kolkata, West Bengal
- CMD : PM Prasad



Ques : What is the Rank of India in Henley Passport Index 2024 ?

हेनले पासपोर्ट इंडेक्स 2024 में भारत का रैंक क्या है?

- (a) 81st
- (b) 82nd
- (c) 83rd
- (d) 84th
- (e) 85th

Answer : Option C

Explanation : •

- Henley Passport Index 2024 Published by Henley.
- Singapore's passport continues to be the most powerful globally.
- This award recognizes the country's strong worldwide presence and diplomatic ties, allowing people visa-free travel to 195 countries.
- The US ranks 8th in visa-free travel to 186 nations. India ranks 83rd, offering visa-free access to 58 countries.

Ranking of top 5 Countries :

- 1 Singapore
- 2 France, Germany, Italy, Japan, Spain
- 3 Austria, Denmark, Finland, Ireland, Luxembourg, Netherlands, South Korea, Sweden
- 4 Belgium, New Zealand, Norway, Switzerland, United Kingdom
- 5 Australia, Portugal



Ques : Who is the youngest-rated FIDE Chess player in the world recently?
हाल ही में दुनिया का सबसे युवा रेटेड FIDE शतरंज खिलाड़ी कौन है?

- (a) Ankit Vithal / अंकित विठ्ठल
- (b) Anish Sarkar / अनीश सरकार
- (c) Shilpi Kanchan / शिल्पी कंचन
- (d) Ritesh Kapoor / रितेश कपूर
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Anish Sarkar of Kolkata, West Bengal, has become the world's youngest FIDE-rated chess player. At the age of three years, eight months, and 19 days, Anish achieved a FIDE rating of 1555.
- The International Chess Federation (FIDE) is the world's governing body for chess. It provides ratings or points to players based on their performance in FIDE-approved chess events.
- Anish Sarkar, born on January 26, 2021, competed in his debut competition, the West Bengal State Under-9 Open, in October 2024. He then competed in the West Bengal State Under-13 Open chess competition, which featured several FIDE-rated players.
- According to FIDE rules, a player receives rating points if he or she plays against at least five FIDE-rated players. Thus, after competing in the West Bengal State Under 13 Open Chess Tournament, Anish Sarkar received an initial FIDE rating of 1555.



Ques : Duma Bako has been appointed as the president of which country ?

ड्यूमा बाको को किस देश का राष्ट्रपति नियुक्त किया गया है?

- (a) Botswana / बोत्सवाना
- (b) Ghana / घाना
- (c) Sudan / सूडान
- (d) Zimbabwe / जिम्बाब्वे
- (e) Oman / ओमान

Answer : Option A

Explanation : •

- Duma Boko, the Umbrella for Democratic Change (UDC) presidential candidate, was named Botswana's sixth president today. Terence Rannowane, Botswana's Chief Justice, made an announcement on national television.
- According to the election system of the southern African country, the polling will choose 61 National Assembly members and 609 local councillors, with the party having at least 31 parliament seats considered the winner.
- While the counting is not yet complete, the UDC has already earned 34 seats in the National Assembly, with the incumbent Botswana Democratic Party receiving four.
- He replaced Mokgweetsi Masisi.

About Botswana :

- Capital : Gaborone
- Currency : Botswana Pula



Newly Appointed Prime Minister & President :

- President of Vietnam : Luong Cuong
- President of Tunisia : Kais Saied
- First female president of Mexico : Claudia Sheinbaum
- 101th Prime Minister of Japan (Replaced Fumio Kishida) : Shigeru Ishiba
- Prime Minister of Sri Lanka : Mrs Harini Amarasuriya
- President of Sri Lanka : Anura Kumara Dissanayake
- Prime Minister of Jordan : Jafar Hassan
- President of Algeria : Abdelmadjid Tebboune
- Prime minister of France : Michel Barnier
- Prime minister of Thailand : Paetongtarn Shinawatra
- Prime Minister of Tunisia : Kamel Madouri (replacing Ahmed Hachani)
- Prime Minister of Bulgaria : Goritsa Gruncharova-Kozhareva
- President of Iran : Masoud Pezeshkian
- President of Venezuela : Nicolas Maduro
- Prime Minister of Estonia : Kristen Michal
- President of Rwanda : Paul Kagame
- President of Lithuania : Gitanas Nauseda
- President of Iran : Masoud Pezeshkian
- Prime Minister of the United Kingdom : Keir Starmer



Ques : Which country is set to test world's first wooden satellite ?

कौन सा देश दुनिया के पहले लकड़ी के उपग्रह का परीक्षण करने के लिए तैयार है?

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

Answer : Option C

Explanation : •

- Scientists in Japan are preparing to test the world's first wooden satellite, the "LignoSat". Kyoto University researchers and Sumitomo Forestry, a homebuilder, collaborated on the LignoSat project.
- It will be flown next week aboard a SpaceX rocket destined for the International Space Station.
- LignoSat, called after the Latin word for wood, will be deployed from the space station in the following weeks. It will orbit for six months to determine how well the material can resist the severe environment.
- According to Forest Science Professor Koji Murata, wood can operate well in space because there is nothing to cause it to rot or catch fire.
- The wood used for this satellite is from a species of magnolia tree known as Japanese honoki. It is traditionally easy to process and shatterproof, which is why it is commonly used for scabbards of Japanese swords and blades of Japanese wooden sandals due to its robustness.



Recent News Headlines related to Defence

- The three astronauts from China's Shenzhou-19 manned mission have entered the Tiangong space station and met with another astronaut trio to begin a new round of in-orbit crew handover
- ShakthiSAT mission Launched by Aerospace startup Space Kidz to train 12,000 girls aged 14-18 from 108 countries in space technology, targeting a satellite launch under ISRO's Chandrayaan-4 mission in 2026
- The Army Chief, General Upendra Dwivedi officially launched "Agniastra," a portable multi-target detonation device, during the Army Commanders Conference in Gangtok
- Rostec, a Russian state enterprise, claims its Light Multipurpose Guided Rocket, also known as "Izdeliye 305" or "Product 305," is very resistant to jamming and interference on the Ukrainian battlefield.
- India successfully launched its fourth nuclear-powered ballistic missile submarine (SSBN) at the Ship Building Center (SBC) in Visakhapatnam, strengthening its nuclear deterrence capabilities.
- The upper stage of ISRO's Polar Satellite Launch Vehicle C-37 (PSLV C-37) successfully re-entered Earth's atmosphere. This is a crucial step towards ISRO's goal of achieving a debris-free space mission (DFSM) by 2030.
- 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 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.
- 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.
- India recently signed an agreement with the United States to acquire 170 AGM-114R Hellfire missiles.



Ques : External Affairs Minister S. Jaishankar Inaugurated India's new consulate in which country ?

विदेश मंत्री एस जयशंकर ने किस देश में भारत के नए वाणिज्य दूतावास का उद्घाटन किया?

- (a) New Zealand / न्यूजीलैंड
- (b) Ireland / आयरलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- External Affairs Minister S Jaishankar inaugurated the new Consulate General of India in Brisbane, emphasizing that it will help to deepen India's ties with the Queensland state, promote trade, and serve the diaspora.
- Queensland is home to over 100,000 of the nearly one million individuals of Indian descent residing in Australia, and India is the state's second-largest export market. Besides Brisbane, India maintains consulates in Melbourne, Perth, and Sydney.
- The consulate in Brisbane will be led by consul general Neetu Bhagotia.

EXAM
Genius



Recent Headlines Related to Inauguration :

- PM Modi inaugurated airports at Rewa (Madhya Pradesh), Ambikapur (Chhattisgarh), and Saharanpur (Uttar Pradesh) through the UDAN scheme. The government recently extended the Udan plan for another ten years
- Prime Minister Narendra Modi and visiting Spanish Prime Minister Pedro Sanchez jointly opened the Tata Advanced Systems Ltd (TASL) Tata Aircraft Complex in Vadodara, Gujarat.
- Prime Minister Narendra Modi launched the Karmayogi Saptah, or National Learning Week, at the Dr. Ambedkar International Centre in New Delhi.
- HDFC Bank has launched its first branch in Singapore, as part of its worldwide expansion strategy.
- 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.
- 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 industry ready workforce for Industry 4.0.
- 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.



Ques : Indian Boxers Shine at U-19 World Boxing Championships with how many Medals ?
भारतीय मुक्केबाज अंडर-19 विश्व मुक्केबाजी चैंपियनशिप में कितने पदकों के साथ चमके?

- (a) 11
- (b) 13
- (c) 15
- (d) 17
- (e) 20

Answer : option D

Explanation : •

- Indian boxers Parthavi Grewal, Vanshika Goswami, and Hemant Sangwan won gold medals at World Boxing's first U19 World Championships in Colorado, USA, showcasing their exceptional potential.
- The Indian contingent won 17 medals, including 4 gold, 8 silver, and 5 bronze.
- 11 Khelo India Athletes (KIAs) contributed significantly to the medal count, including eight SAI National Centre of Excellence (NCOE) trainees.

EXAM
Genius



Recent News headlines related to Sports

- India's former cricketer VVS Laxman will take over as head coach for the Indian team during their upcoming four-match Twenty20 International (T20I) tour of South Africa in November
- India finished second overall in the Asian Arm Wrestling Cup 2024, held at the Aurika Skycity Hotel in Mumbai.
- Manika Batra created table tennis history by being the first Indian to go to the quarterfinals of a WTT Champions event.
- India won nine medals, including gold and silver, at the Under-23 global championships in Tirana, Albania, with Chirag Chikkara emerging as the champion.
- The Indian wrestling contingent finished its U23 World Wrestling Championships 2024 campaign with nine medals—1 gold, 1 silver, and 7 bronze.
- Sreeja Akula, an Indian women's table tennis player, became the highest-ranked Indian player in the world. According to the most recent International Table Tennis Federation rankings, she is placed 22nd in the world for women's singles
- South African fast bowler Kagiso Rabada has created history by becoming the bowler to take 300 wickets in the least number of balls in Test cricket.
- Afghanistan A men's cricket team defeated Sri Lanka A by seven wickets to win the ACC Men's T20 Emerging Teams Asia Cup 2024.
- Indian para-badminton players performed admirably at the Japan Para-Badminton Internationals 2024, winning 24 medals—6 gold, 9 silver, and 9 bronze.
- The Indian men's football team now ranks 125th in the FIFA rankings



Ques : Which ministry launched the 'Shilp Samagam Mela 2024' at Dilli Haat, New Delhi ?
किस मंत्रालय ने दिल्ली हाट, नई दिल्ली में 'शिल्प समागम मेला 2024' लॉन्च किया?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Finance / केंद्रीय वित्त मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Commerce and Industry / केंद्रीय वाणिज्य एवं उद्योग मंत्रालय

Answer : Option D

Explanation : •

- The Union Ministry of Social Justice and Empowerment started the 'Shilp Samagam Mela 2024' in Dilli Haat, New Delhi.
- This event promotes traditional handicrafts from several Indian states.
- The Ministry organizes it through three corporations: National Scheduled Castes Finance and Development Corporation (NSFDC), National Backward Classes Finance and Development Corporation (NBCDFC), and National Safai Karmachari Finance and Development Corporation (NSKFDC).
- During the event, Union Minister Dr. Virendra Kumar announced the Traditional Artisans' Upliftment Livelihood Programme (TULIP). It provides Scheduled Castes (SC), Other Backward Classes (OBC), sanitation workers, and persons with disabilities with an online platform for global exposure and sales of their products.
- The Ministry has launched various schemes like 'Vishwas Yojana' and 'Namaste Yojana'. These programs provide financial assistance and protection to SC, OBC, and sanitation worker communities.



Ques : Who Begins Groundbreaking Analogue Space Mission in Leh ?
लेह में अभूतपूर्व एनालॉग अंतरिक्ष मिशन की शुरुआत किसने की?

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

Answer : Option A

Explanation : •

- ISRO has launched its analogue space mission in Leh, Ladakh.
- This pioneering project simulates life in an interplanetary habitat and addresses the issues of building a base station beyond Earth.
- The mission features Hab-1, a tiny inflatable housing with hydroponics farm, kitchen, and sanitary facilities.
- The analog space mission in Leh is a collaboration between Human Spaceflight Centre, ISRO, AAKA Space Studio, University of Ladakh, IIT Bombay, and the Ladakh Autonomous Hill Development Council.
- Ladakh, located over 3,000 meters above sea level, has only 40% of the oxygen levels seen at sea level.



Recent News Headlines Related to ISRO

- ISRO has launched India's first analog space mission from Leh, Ladakh. The mission involves ISRO, the University of Ladakh, IIT Bombay, AAKA Space Studio, and the Ladakh Autonomous Hill Development Council.
- EOS-06, commonly known as Oceansat-3, is an Earth observation spacecraft created by ISRO. It was successfully launched on November 26, 2022, using ISRO's Polar Satellite Launch Vehicle (PSLV-C54).
- ISRO has acquired two 400kg satellites for the next Space Docking Experiment (SPADEX)
- ISRO has received a budget of Rs 2104.06 crore for the Chandrayaan-4 mission, which would be completed in 36 months.
- The Indian Space Research Organisation (ISRO) aims to launch the first base module of the Bharatiya Antariksh Station (BAS), India's first space station, in 2028. The BAS will contain five modules.
- ISRO's Earth Perception Satellite-8 (EOS-8) is supposed to be sent off by the Small Satellite Launch Vehicle (SSLV)-D3 on August 16 from Sriharikota in Andhra Pradesh.
- The Air Breathing Propulsion Technology demonstration flight was successfully completed by the Indian Space Research Organisation (ISRO) on its second trial flight.
- GSAT 20 is a 4,700 kg heavy-weight, high-tech satellite. New Delhi: Using SpaceX's Falcon 9 rocket, the Indian space agency ISRO will launch its latest big satellite in a first.



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

विश्व जेलीफ़िश दिवस हर साल किस दिन मनाया जाता है?

- (a) 2 November
- (b) 3 November
- (c) 4 November
- (d) 5 November
- (e) 6 November

Answer : Option B

Explanation : •

- Every year on November 3rd, we celebrate World Jellyfish Day.
- This day promotes awareness of these intriguing aquatic organisms, noted for their umbrella-shaped bodies and trailing tentacles.
- Marine researchers founded World Jellyfish Day in 2014 to increase awareness about the important role jellyfish play in marine ecosystems.

EXAM
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Ques : World Tsunami Awareness Day is observed globally each year on which day?
विश्व सुनामी जागरूकता दिवस प्रत्येक वर्ष विश्व स्तर पर किस दिन मनाया जाता है?

- (a) 2 November
- (b) 3 November
- (c) 4 November
- (d) 5 November
- (e) 6 November

Answer : Option D

Explanation : •

- Every November 5, the world commemorates World Tsunami Awareness Day.
- To raise awareness about the hazards of tsunamis and encourage proactive planning in the case of such natural calamities.
- Theme 2024: Fighting Inequality for a Resilient Future.
- Established by the United Nations General Assembly in 2015, the day emphasizes the importance of early warning systems and community education in reducing the devastating impacts of tsunamis.

EXAM
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Important days :

- 24 October : United Nations Day (Theme 2024 Cultivating a Culture of Peace)
- 24 October : World Polio Day (Theme 2024 A Global Mission to Reach Every Child)
- 24 October : World Development Information Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 24 October : UN Disarmament Week
- 24 October : 63rd Indo-Tibetan Border Police (ITBP) Raising Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 27 October : Indian Army Infantry Day
- 28 October to 3 November : Vigilance Awareness Week (Theme 2024 Culture of Integrity for Nation's Prosperity)
- 28 October : International Animation Day
- 29 October : International Day of Care and Support (Theme 2024 Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older Persons Worldwide)
- 29 October : World Stroke Day (Theme 2024: #GreaterThanStroke.)
- 29 October : 9th Ayurveda Day (Theme 2024 Ayurveda Innovations for Global Health)
- 27 October : World Day for Audiovisual Heritage (Theme 2024 – Your window to the world)
- 30 October : World Thrift Day
- 31 October : National Unity Day
- 31 October : World Savings Day
- 31 October : World Cities Day (Theme 2024 Youth leading climate and local action for cities)
- 24th to 31st October : Global Media and Information Literacy Week (Theme 2024: The New Digital Frontiers of Information: "Media and Information Literacy for Public Interest Information")
- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists



IMPORTANT ONE – LINER Current Affairs

Pro Kabaddi League (PKL) wins Confederation of Indian Industry (CII) Sports Business Awards 2024 'Best Sports League of the Year' award at CII Score Card 2024 event, took place in New Delhi, coinciding with the launch of PKL's 11th season

'Bharatvakya', the biography of renowned classical musician Dr. Bharat Balvalli Authored by Pravin Vitthal Tarde and Released by Prime Minister (PM) Narendra Modi.

Four sandstone replicas of the iconic Konark wheel have been installed at the Rashtrapati Bhavan Cultural Centre and Amrit Udyan, according to an official statement released.

Indian Space Research Organisation (ISRO) and the Department of Biotechnology (DBT) Objective To develop and conduct biological and environmental experiments for the planned Bharatiya Antariksh Station (BAS), expected to be operational by 2028-2035

This collaboration is part of DBT's BioE3 policy to promote biomanufacturing and help grow India's bio-economy, with a target of \$300 billion by 2030.

Bibek Debroy, a renowned Indian economist and the Chief of Prime Minister Narendra Modi's Economic Advisory Council (EAC-PM), passed away at the age of 69.

RBL Bank and Mahindra Finance receive RBI approval to introduce cobranded credit cards

Navy Chief Admiral Dinesh Kumar Tripathi launched the 'Swavlamban 2024' exhibition at Bharat Mandapam. The event intends to highlight innovations from the country's young entrepreneurs while also strengthening cooperation between the Indian Navy and numerous industrial players.

Housing & Urban Development Corporation Limited (HUDCO) has agreed to lend Rs 11,000 crore to Andhra Pradesh Capital Region Development Authority (APCRDA) for the construction of Amaravati greenfield capital city in Andhra Pradesh.



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

प्रो कबड्डी लीग (पीकेएल) ने भारतीय उद्योग परिसंघ (सीआईआई) स्पोर्ट्स बिजनेस अवार्ड्स 2024 जीता, सीआईआई स्कोर कार्ड 2024 इवेंट में 'बेस्ट स्पोर्ट्स लीग ऑफ द ईयर' का पुरस्कार, पीकेएल के 11वें सीज़न के लॉन्च के साथ नई दिल्ली में हुआ।

'भारतवाक्य', प्रसिद्ध शास्त्रीय संगीतकार डॉ. भरत बलवल्ली की जीवनी, प्रवीण विठ्ठल तारडे द्वारा लिखित और प्रधान मंत्री (पीएम) नरेंद्र मोदी द्वारा जारी की गई।

जारी एक आधिकारिक बयान के अनुसार, प्रतिष्ठित कोणार्क पहिये की चार बलुआ पत्थर की प्रतिकृतियां राष्ट्रपति भवन सांस्कृतिक केंद्र और अमृत उद्यान में स्थापित की गई हैं।

भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो) और जैव प्रौद्योगिकी विभाग (डीबीटी) का उद्देश्य नियोजित भारतीय अंतरिक्ष स्टेशन (बीएस) के लिए जैविक और पर्यावरणीय प्रयोगों का विकास और संचालन करना है, जिसके 2028-2035 तक चालू होने की उम्मीद है।

यह सहयोग बायोमैनुफैक्चरिंग को बढ़ावा देने और 2030 तक 300 बिलियन डॉलर के लक्ष्य के साथ भारत की जैव-अर्थव्यवस्था को बढ़ाने में मदद करने के लिए डीबीटी की बायोई3 नीति का हिस्सा है।

प्रसिद्ध भारतीय अर्थशास्त्री और प्रधान मंत्री नरेंद्र मोदी की आर्थिक सलाहकार परिषद (ईएसी-पीएम) के प्रमुख बिबेक देबरॉय का 69 वर्ष की आयु में निधन हो गया।

आरबीएल बैंक और महिंद्रा फाइनेंस को कोब्रांडेड क्रेडिट कार्ड पेश करने के लिए आरबीआई की मंजूरी मिल गई है

नौसेना प्रमुख एडमिरल दिनेश कुमार त्रिपाठी ने भारत मंडपम में 'स्वावलंबन 2024' प्रदर्शनी का शुभारंभ किया। इस कार्यक्रम का उद्देश्य देश के युवा उद्यमियों के नवाचारों को उजागर करना है, साथ ही भारतीय नौसेना और कई औद्योगिक खिलाड़ियों के बीच सहयोग को मजबूत करना है।

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (हुडको) ने आंध्र प्रदेश में अमरावती ग्रीनफील्ड राजधानी शहर के निर्माण के लिए आंध्र प्रदेश राजधानी क्षेत्र विकास प्राधिकरण (एपीसीआरडीए) को 11,000 करोड़ रुपये उधार देने पर सहमति व्यक्त की है।

EXAM
Genius



Ques : Who Proposes Rs.1 Crore Minimum Investment and Mandatory Demat Format for Securitized Debt Instruments ?

प्रतिभूतिकृत ऋण लिखतों के लिए 1 करोड़ रुपये न्यूनतम निवेश और अनिवार्य डीमैट प्रारूप का प्रस्ताव कौन करता है?

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

Answer : Option D

Explanation :

- The Securities and Exchange Board of India (SEBI) has suggested new restrictions, including a Rs 1 crore minimum investment requirement for participants in securitization activities.
- This effort, which targets both RBI-regulated originators and unregulated companies, aims to expedite investment processes while protecting investor interests.
- The proposal also limited the number of investors in private placements, enabling only 200 investors to purchase securitized debt instruments (SDIs) produced privately.
- If this limit is surpassed, the issuance must be classed as a public one.

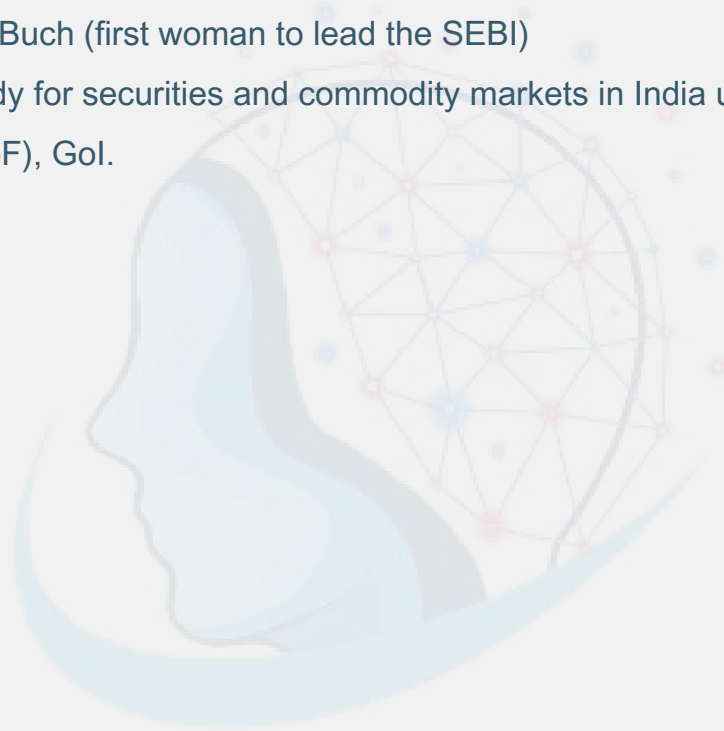
About securitized debt instruments :

- SDIs are financial instruments formed by pooling several types of debt, such as loans, mortgages, or receivables, and then selling them as securities to investors.
- This procedure, known as securitisation, allows the originator (often a bank) to turn illiquid assets into liquid ones, so offering an alternate source of funding.
- Public SDI offers should be open for at least three days and no more than ten days.
- Originators must maintain at least 10% risk exposure in the securitized pool (5% for receivables with a maturity of up to 24 months), aligning their interests with investors.



About SEBI :

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



EXAM
Genius



Recent News Headlines Related to SEBI

- SEBI strives to enhance the deployment of funds obtained by asset management firms (AMCs) during New Fund Offers (NFOs), ensuring timely investment and protecting investor interests.
- SEBI levied a Rs.16 lakh penalty on Edelweiss Asset Management Ltd, CEO Radhika Gupta, and fund manager Trideep Bhattacharya for violating mutual fund regulations.
- SEBI extended the deadline to implement direct payout of securities to the Demat account from October 14 to November 11, 2024, to ensure a hassle-free implementation.
- SEBI has changed the nomination rules between Mutual Funds (MF) and Demat Accounts allowing the holders of both instruments to include up to 10 nominees.
- SEBI is considering permitting mutual funds (MFs) to start a new type of actively managed commodity fund that invests solely in exchange-traded commodity derivatives (ETCDs).
- SEBI approved a new asset class, allowing high-net-worth investors to invest in riskier regulated products. The new asset class is to have a minimum investment amount of Rs 10 lakh.
- SEBI has imposed a penalty of Rs 12 lakh on NSE Data And Analytics Ltd for its failure to segregate IT infrastructures and manpower between itself and its parent firm National Stock Exchange (NSE).
- SEBI has mandated individual investors applying for amounts up to Rs 5 Lakh through intermediaries to use only the Unified Payments Interface (UPI) to block funds. from 1st November 2024.
- Jio Financial Services' joint venture with BlackRock to enter the mutual fund industry in India has got approval from the Securities and Exchange Board of India (Sebi), according to an exchange filing.

Ques : Insolvency and Bankruptcy Board of India (IBBI) established in which year ?
भारतीय दिवाला और दिवालियापन बोर्ड (IBBI) की स्थापना किस वर्ष में हुई?

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

Answer : Option C



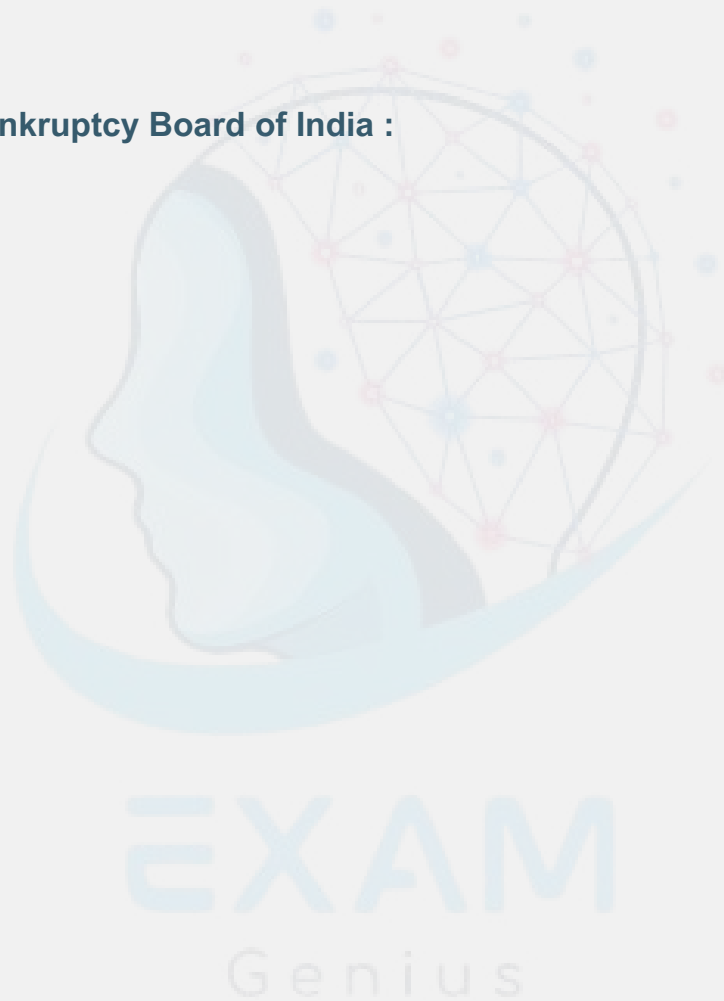


Explanation : •

- The Insolvency and Bankruptcy Board of India (IBBI) has announced a collaboration with the Indian Banks' Association (IBA) to facilitate asset auctions on the eBKray platform.
- Improve transparency and efficiency in asset auctions to benefit creditors and bidders using technology.
- eBKray is owned and managed by PSB Alliance Private Limited, a group of 12 public sector banks.
- The circular, issued under Section 196 of the Insolvency and Bankruptcy Code, 2016, is effective from November 1, 2024.

About Insolvency and Bankruptcy Board of India :

- Established : 2016
- HQ : New Delhi
- Chairperson : Ravi Mittal





Recently signed banking agreements

- Punjab & Sind Bank (PSB), a public sector bank, has partnered with National e-Governance Services Ltd to create an e-Bank Guarantee (e-BG) program
- Tata Power Renewable Energy Ltd has teamed with IndusInd Bank to provide solar financing solutions for Micro and Small Enterprises (MSEs).
- Solex Energy has teamed with State Bank of India (SBI) to provide solar financing alternatives to commercial, industrial, and institutional customers.
- The Indian Institute of Management (IIM) Shillong and the Small Industries Development Bank of India (SIDBI) have joined to promote entrepreneurship in India's Northeast.
- India Exim Finserve IFSC Private Limited, a subsidiary of Export-Import Bank of India, has partnered with Singapore-based VoloFin Services Private Limited to offer comprehensive receivable finance solutions to Indian exporters.
- PhonePe has teamed up with Bajaj Allianz General Insurance to provide an affordable firecracker-related injury insurance policy for Diwali.
- NBBL has worked with the Pension Fund Regulatory and Development Authority (PFRDA) to add the National Pension System (NPS) as a biller category to the Bharat Connect platform (formerly known as Bharat Bill Payment System).
- Aditya Birla Housing Finance (ABHFL), a wholly-owned subsidiary of Aditya Birla Capital Ltd, has formed a strategic agreement with BharatPe, a fintech startup, to improve access to house loans and loans against property for the latter's merchant partners.



Ques : Government of India and ADB sign __ loan to upgrade water supply, sanitation, urban mobility, and other urban services

भारत सरकार और एडीबी ने जल आपूर्ति को उन्नत करने के लिए _ के ऋण पर हस्ताक्षर किए। स्वच्छता, शहरी गतिशीलता, और अन्य शहरी सेवाएँ

- (a) \$100 million
- (b) \$200 million
- (c) \$300 million
- (d) \$400 million
- (e) \$500 million

Answer : Option B

Explanation :

- The Government of India (GoI) and the Asian Development Bank (ADB) have inked a \$200 million loan agreement to improve water supply, sanitation, urban mobility, and other urban services in Uttarakhand.
- Focus on making urban infrastructure more adaptable to climate and environmental dangers such as floods and landslides.
- Improvements to urban services include transportation, drainage, flood management, and public services.
- The Haldwani project will create 16 km of climate-resilient roads, implement an intelligent traffic management system, deploy compressed natural gas buses, and test electric buses.
- To prepare for disasters, the project will build 36 km of stormwater and roadside drains, improve flood control, and create an early warning system.

About Asian Development Bank :

- Established : 19 December 1966
- HQ : Manila, Philippines
- Members : 69
- Chief Economist : Albert Park
- President : Masatsugu Asakawa



Ques : Regional Rural Banks Set for Fourth Round of Amalgamation; Number of Banks Expected to Drop from 43 to _

क्षेत्रीय ग्रामीण बैंक एकीकरण के चौथे दौर के लिए तैयार; की संख्या बैंकों की संख्या 43 से घटकर __ होने की उम्मीद है

- (a) 20
- (b) 24
- (c) 28
- (d) 32
- (e) 36

Answer : Option C

Explanation : •

- A fourth phase of amalgamation is expected for Regional Rural Banks (RRBs), reducing the number from 43 to 28 through consolidation.
- 27 RRBs from 12 states can be combined into 12 RRBs.
- RRB consolidation is expected in Andhra Pradesh (4 RRBs), Uttar Pradesh, and West Bengal (3 RRBs each), as well as Bihar, Gujarat, Jammu & Kashmir, Karnataka, Madhya Pradesh, Maharashtra, Odisha, and Rajasthan (2 RRBs each).

EXAM
Genius



Ques : Which bank has unveiled an online Re-KYC service to simplify the Know Your Customer (KYC) update process for its customers?

किस बैंक ने अपने ग्राहकों के लिए अपने ग्राहक को जानो (केवाईसी) अद्यतन प्रक्रिया को सरल बनाने के लिए ऑनलाइन री-केवाईसी सेवा का अनावरण किया 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 : •

- Indian Overseas Bank (IOB) has launched an online Re-KYC solution to streamline the Know Your Customer (KYC) update procedure for its clients.
- This digital effort enables clients to update their KYC information without visiting a branch, increasing convenience and accessibility.

With this online Re-KYC option, consumers who have already submitted valid KYC documents can update their information using one of three simple channels :

- Visit www.iob.in, then navigate to the Self-Service Digital Hub on the homepage, pick "Re-KYC," and follow the directions to finish the process.
- SMS: Text "REKYC CIF ID" to 9643-01-9643 from your registered cell number (e.g., REKYC 198979695).
- To send an email, use the subject "REKYC CIF ID" and send it to rekyc@iob.in from your registered email account. For example, REKYC 198979695.



Recent Facilities Launched in Banking & Insurance Sector :

- IDFC FIRST Bank and Swift have launched a pioneering real-time tracking solution for international money transactions
- HDFC Securities Limited, a subsidiary of HDFC Bank, has launched 'HDFC Tru', a wealth advisory platform
- Jio Financial Services has offered SmartGold as a feature in the JioFinance app. It allows clients to purchase digital gold. Users can invest in gold starting at Rs 10, making it an affordable option for many.
- CSB Bank, a renowned private sector bank, has developed SME Turbo Loan, a new loan product designed to provide small and medium-sized businesses (SMEs) with quick and smooth credit access.
- MobiKwik Fixed Deposits allows consumers to begin saving with as little as Rs 1,000 and earn up to 9.5% annual returns without creating a new bank account.
- Hyundai Motor India Ltd. (HMIL) has launched India's largest IPO of Rs.27,870 crore. The IPO offers 14.2 crore equity shares by the promoter and does not entail any new share issuance.
- The public sector Indian Overseas Bank (IOB) has started the 'Mahila Shaksham' plan to fund individual women members of Self-Help Groups (SHGs).
- 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.





Ques : In November 2024, which financial services provider launched a new feature allowing users to download UPI statements directly from the app?

नवंबर 2024 में, किस वित्तीय सेवा प्रदाता ने एक नई सुविधा शुरू की, जो उपयोगकर्ताओं को ऐप से सीधे UPI स्टेटमेंट डाउनलोड करने की अनुमति देगी?

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

Answer : Option B

Explanation :

- One97 Communications Limited (OCL), which owns Paytm, India's top digital payments and financial services provider, has added a new feature that allows users to download UPI statements directly from the app.
- This tool allows users to view and track their financial transactions for any date range or fiscal year in a simple PDF format.
- The UPI statement download option answers Paytm consumers' growing desire for more transparency and control over their finances.
- Users may now access detailed transaction data, such as transaction amounts, recipient information, bank details, and timestamps, all neatly grouped for simple reference.
- Paytm provides a variety of UPI-based services, including P2P bank transfers, UPI Lite for minor transactions under Rs.2,000, and bill payment integration with RuPay Credit Cards.
- The software also allows users to easily monitor their bank balances and make self-account transfers.



Ques : Visa has appointed whom as country manager for India?

वीज़ा ने भारत के लिए कंट्री मैनेजर के रूप में किसे नियुक्त किया है?

- (a) Amitabh Chaudhry / अमिताभ चौधरी
- (b) Rishi Chhabra / ऋषि छाबड़ा
- (c) Debasish Mishra / देबाशीष मिश्रा (
- (d) Rahul Bhave / राहुल भावे
- (e) Ashok Chandra / अशोक चंद्रा

Answer : Option B

Explanation : •

- Visa, the digital payments company, has selected Rishi Chhabra as its India national manager.
- Chhabra, who joined Visa in 2023 as Vice President and Head of Merchant Services and Acquisition for India and South Asia, was instrumental in growing the company's key merchant, acquirer, and cobrand relationships.
- Prior to joining Visa, he was Fiserv's country head for India and Sri Lanka. He has previously held executive positions at First Data and PayPal, as well as worked for JP Morgan, ABN AMRO, and General Electric.

EXAM
Genius



Ques : Which bank has launched the 'Innovation Hub' in partnership with APIX, a global collaborative innovation platform for financial institutions and FinTechs?

किस बैंक ने वित्तीय संस्थानों और फिनटेक के लिए वैश्विक सहयोगी नवाचार मंच APIX के साथ साझेदारी में 'इनोवेशन हब' लॉन्च किया है

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

Answer : Option B

Explanation : •

- State Bank of India (SBI) has established the 'SBI Innovation Hub' in collaboration with APIX, a global collaborative innovation platform for financial institutions and FinTechs.
- The SBI Innovation Hub is a specialized location for FinTechs, startups, and innovators from around the world to create next-generation financial products that are suited to the digital demands of SBI's varied client base.
- The project aims to encourage financial innovation, digital transformation, and increased financial inclusion.
- To help with this digital transition, the SBI Innovation Hub gives participants access to over 250 financial service APIs from SBI. This enables them to develop and adapt their solutions in a secure Sandbox environment.



Ques : Which bank Bank Infuses Rs.5,113 Crore to Boost India Operations ?

कौन सा बैंक भारत में परिचालन को बढ़ावा देने के लिए Rs.5,113 करोड़ का निवेश करेगा?

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

Answer : Option B

Explanation : •

- Deutsche Bank has invested Rs.5,113 crore in its Indian operations, its largest capital infusion in the nation in recent years.
- Deutsche Bank's regulatory capital for India branches has increased by 33% to almost Rs.30,000 crore, increasing over the last decade.
- This is the bank's greatest capital allocation to India in recent years, highlighting the country's importance in its global expansion plan.
- Deutsche Bank has demonstrated its commitment to India via prior capital infusions of Rs.2,700 crore in 2020 and Rs.3,800 crore in 2019.

About Deutsche Bank :

- Established : 10 March 1870
- HQ : Frankfurt, Germany
- CEO : Christian Sewing



Ques : Who Designates 10-Year Sovereign Green Bonds Under FAR for Non-Resident Investments ?

अनिवासी निवेशों के लिए एफएआर के तहत 10-वर्षीय सॉवरेन ग्रीन बांड को कौन नामित करता है?

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

Answer : Option B

Explanation : •

- The RBI has added 10-year Sovereign Green Bonds (SGrBs) to the list of government assets eligible for non-resident investment under the Fully Accessible Route (FAR).
- The government will issue these bonds during the second part of fiscal year 2024-25.
- During the second half of the fiscal year, the government plans to raise Rs.6.61 lakh crore, including Rs.20,000 crore through four SGrB issuances : two 10-year bonds and two 30-year bonds of Rs.5,000 crore each.

EXAM
Genius



Recent News Headlines Related to RBI

- Reserve Bank of India (RBI) transferred an additional 102 tons of gold from the Bank of England to secure storage facilities in India.
- The Reserve Bank of India's Governor Shaktikanta Das has been named the top central banker with A+ rating by Global Finance magazine, based in the United States
- Ujjivan Small Finance Bank Limited (Ujjivan SFB) has gained approval from the Reserve Bank of India (RBI) to provide currency products and services.
- The Reserve Bank of India's (RBI) annual Census on Foreign Liabilities and Assets of Indian Direct Investment Entities for 2023-24 shows that the United States of America (USA) remains India's leading source of FDI.
- The Reserve Bank of India (RBI) has added 13 additional firms to its 'Alert List' of unauthorized forex trading platforms, now totaling 88.
- RBI has approved the merger of Tata Capital, an unlisted entity, with Tata Motors Finance (TMFL), paving the way for the formation of India's 12th largest non-banking finance company. Resulting in Tata Motors holding a 4.7 per cent stake in the merged entity.
- 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).
- 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.



Ques : Who has won the FIH Male Player of the Year Award 2024?

FIH पुरुष प्लेयर ऑफ द ईयर अवार्ड 2024 किसने जीता है?

- (a) Sufyan Khan /
- (b) Harmanpreet Singh /
- (c) Dinesh kumar /
- (d) Steve Rogers /
- (e) None of these /

Answer : Option B

Explanation : •

- Harmanpreet Singh, captain of the Indian Men's Hockey Team, and PR Sreejesh, former goalie, have won the FIH Player and goalie of the Year accolades for 2024. Harmanpreet and Sreejesh were recognized at the 49th FIH Statutory Congress in Oman.
- Harmanpreet, a two-time Olympic bronze medallist, garnered more than 63% of the votes polled in his category. Similarly, Sreejesh was quite popular with voters, receiving more than 62% of all votes in his category.
- The winners were chosen through a vote procedure that included an expert panel, national hockey associations, fans, and media.
- Harmanpreet Singh received his third FIH Player of the Year title in 2024, after winning it in 2021 and 2022. Hardik Singh, another Indian, received the 2023 Award.
- PR Sreejesh, a long-time goalkeeper for the Indian men's hockey team, won his third FIH Goalkeeper of the Year Award. PR Sreejesh, nicknamed 'the Great Wall of India' because to his exceptional goalkeeping, won the award in both 2021 and 2022.



Ques : Uttarakhand Foundation Day is celebrated every year on 9 November and in 2024 it is the _ anniversary of the formation of the state.

उत्तराखंड स्थापना दिवस हर साल 9 नवंबर को मनाया जाता है और 2024 में यह राज्य के गठन की __ वर्षगांठ है।

- (a) 21st
- (b) 22nd
- (c) 23rd
- (d) 24th
- (e) 25th

Answer : Option D

Explanation : •

- Uttarakhand Foundation Day is commemorated every year on November 9, and in 2024, it would be the 24th anniversary of the state's foundation.
- Uttarakhand is known as the "Land of the Gods (Devbhumi)" because of the state's numerous Hindu pilgrimage sites.
- The state of Uttarakhand was established on November 9, 2000, following a protracted campaign by the people of the region for a separate state due to cultural, physical, and administrative disparities with Uttar Pradesh.
- Originally known as Uttaranchal, it became India's 27th state after being officially renamed Uttarakhand in 2007.

EXAM
Genius



Ques : Lieutenant Governor of Ladakh, Brigadier (Dr) BD Mishra Inaugurates Which edition of LG Horse Polo Cup 2024 ?

लद्दाख के उपराज्यपाल ब्रिगेडियर (डॉ.) बीडी मिश्रा ने एलजी हॉर्स पोलो कप 2024 के किस संस्करण का उद्घाटन किया?

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

Answer : Option B

Explanation : •

- Brigadier (Dr) BD Mishra (Retd), the Lieutenant Governor of Ladakh, opened the 4th LG Cup Horse Polo-2024 Tournament at the newly constructed Polo Stadium in Goshan, Drass.
- The Department of Youth Services and Sports at UT Ladakh arranged this event.
- The Polo Stadium in Goshan was officially opened to the public during a historic inauguration.
- The stadium, built at a cost of Rs 6.84 crore, is expected to significantly impact the region.
- The Lt Governor brought 12 Kargil girls to Delhi for specialist horse riding and polo training, guided by the President's Body Guard.
- The first L-G Horse Polo Cup took place in Drass in 2021.

EXAM
Genius



Recent News headlines related to Sports

- Anish Sarkar of Kolkata, West Bengal, has become the world's youngest FIDE-rated chess player. At the age of three years, eight months, and 19 days, Anish achieved a FIDE rating of 1555
- Indian boxers Parthavi Grewal, Vanshika Goswami, and Hemant Sangwan won gold medals at World Boxing's first U19 World Championships in Colorado, USA, showcasing their exceptional potential.
- Ravindra Jadeja surpassed Ishant Sharma to become India's sixth highest wicket-taker in Test cricket. He reached this big milestone on the first day of the third and final Test of the series against New Zealand at Wankhede Stadium here.
- India's former cricketer VVS Laxman will take over as head coach for the Indian team during their upcoming four-match Twenty20 International (T20I) tour of South Africa in November
- India finished second overall in the Asian Arm Wrestling Cup 2024, held at the Aurika Skycity Hotel in Mumbai.
- Manika Batra created table tennis history by being the first Indian to go to the quarterfinals of a WTT Champions event.
- India won nine medals, including gold and silver, at the Under-23 global championships in Tirana, Albania, with Chirag Chikkara emerging as the champion.
- The Indian wrestling contingent finished its U23 World Wrestling Championships 2024 campaign with nine medals—1 gold, 1 silver, and 7 bronze.
- Sreeja Akula, an Indian women's table tennis player, became the highest-ranked Indian player in the world. According to the most recent International Table Tennis Federation rankings, she is placed 22nd in the world for women's singles
- South African fast bowler Kagiso Rabada has created history by becoming the bowler to take 300 wickets in the least number of balls in Test cricket.



Ques : Food Corporation of India established in which year ?

भारतीय खाद्य निगम की स्थापना किस वर्ष हुई?

- (a) 1965
- (b) 1968
- (c) 1969
- (d) 1978
- (e) 1984

Answer : option A

Explanation : •

- The Union Cabinet approved an equity infusion of Rs.10,700 crore for the Food Corporation of India (FCI).
- The infusion of equity intends to reduce FCI's reliance on high-cost borrowing techniques including cash credit and short-term loans.
- In 2023, the government approved a Rs.21,000 crore investment to stabilize FCI's finances and reduce borrowing.
- The Union government paid off FCI's Rs.3.39 lakh crore debt in 2020-21.

About Food Corporation of India :

- Established : 1965
- HQ : New Delhi
- MD & CEO : Ashok Kumar Meena



Ques : PM Vidyalaxmi, a new Central Sector scheme that seeks to provide financial support to _.

पीएम विद्यालक्ष्मी, एक नई केंद्रीय क्षेत्र योजना जो _ को वित्तीय सहायता प्रदान करना चाहती है।

- (a) Women / महिला
- (b) Weaker section / कमजोर वर्ग
- (c) Students / छात्र
- (d) Vendors / विक्रेता
- (e) None of these / इनमें से कोई नहीं

Answer : option C

Explanation : •

- The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved PM Vidyalaxmi, a new Central Sector plan aimed at providing financial assistance to deserving students so that financial restrictions do not impede them from pursuing higher education.
- According to the initiative, everyone admitted to Quality Higher Education Institutions (QHEIs) will be eligible for collateral-free, guarantor-free loans from banks and financial institutions to cover the entire cost of tuition and other course-related expenses.
- An outlay of Rs.3,600 crore has been allocated for the initiative, which will facilitate education loans for students securing admissions in the top 860 QHEIs of the country based on the National Institutional Ranking Framework (NIRF). This will benefit approximately 22 lakh pupils each year.
- For loans up to Rs.7.5 lakhs, students are eligible for a credit guarantee of 75% of the outstanding debt. This would help banks make education loans available to students under the initiative.
- During the moratorium period, students with an annual family income of up to Rs.8 lakhs who are not eligible for other government scholarships or interest subvention schemes would receive a 3% interest subvention on loans up to Rs.10 lakhs.
- Payment of interest subvention will be made through e-vouchers and Central Bank Digital Currency (CBDC) wallets.



Ques : _ set to launch EU's Proba 3 Sun observation mission in December.

___ दिसंबर में EU का प्रोबा 3 सन ऑब्जर्वेशन मिशन लॉन्च करने के लिए तैयार है

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

Answer : Option B

Explanation : •

- India plans to launch the European Space Agency's Proba-3 mission from the Sriharikota spaceport early next month, according to Science and Technology Minister Jitendra Singh.
- Singh said that the two satellites for the Proba-3 mission to study the Sun have arrived at Sriharikota and would be connected with ISRO's Polar Satellite Launch Vehicle (PSLV).
- The PSLV-XL rocket will launch two Proba-3 spacecraft into a highly elliptical orbit, reaching up to 60,000 km from Earth and dipping as close as 600 km.
- This will be the first ESA mission launched from India since the Proba-1 Earthobserving mission in 2001.
- India wants to achieve significant milestones in space exploration, including sending the first Indian to the Moon by 2040 and establishing BAS by 2035



Ques : Popular folk singer and 'Bihar Kokila', Sharda Sinha passed away at the age of 72.

When was Padma Bhushan conferred on Sharda Sinha?

लोकप्रिय लोक गायिका और 'बिहार कोकिला' शारदा सिन्हा का 72 वर्ष की आयु में निधन हो गया। शारदा सिन्हा को पद्म भूषण कब प्रदान किया गया था?

- (a) 2012
- (b) 2014
- (c) 2016
- (d) 2018
- (e) 2020

Answer : Option D

Explanation : •

- Sharda Sinha, a popular folk singer and 'Bihar Kokila', died at the age of 72. She was well-known in Bihar for her Chhath Puja songs, died on the first day of the Puja this year.
- Bihar Kokila Sharda Sinha was born on October 1, 1952, in the Hulas village of Raghapur subdivision, Bihar's present-day Supaul district. She began her singing career in 1971 with Akashvani (All India Radio).
- Her songs, performed in Bhojpuri, Maithili, and Magadhi languages and inspired by the big festival of Chhath, Vivah Geet, and other Bihar-specific customs, captivated the public, earning her the nickname Bihar Kokila.
- Sharda Sinha received India's third highest civilian honor, the Padma Bhushan, in 2018; the fourth highest civilian award, the Padma Shri, in 1991; and the Sangeet Natak Akademi honor.



Ques : Which edition of MAHASAGAR virtually hosted by the Indian Navy ?

भारतीय नौसेना द्वारा महासागर का कौन सा संस्करण वस्तुतः आयोजित किया गया?

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

Answer : option C

Explanation : •

- The Indian Navy had its third bi-annual interaction, 'MAHASAGAR', with the heads of foreign navies.
- The Indian Navy sponsored the first high-level virtual interaction, MAHASAGAR, on November 29, 2023. The event was held by then-Indian Naval Chief Admiral R. Hari Kumar.
- The third edition included ten countries: Bangladesh, Comoros, Kenya, Madagascar, Maldives, Mauritius, Mozambique, Seychelles, Sri Lanka, and Tanzania.
- The third MAHASAGAR theme was "Training Cooperation to Mitigate Common Maritime Security Challenges in the Indian Ocean Region."
- The third edition of the MAHASAGAR was chaired by Chief of Naval Staff Admiral Dinesh Kumar Tripathi.

About MAHASAGAR :

- MAHASAGAR stands for Maritime Leaders for Active Security and Growth for All in the Region. The Indian Navy has taken the initiative to communicate and cultivate good relations with the littoral countries in the Indian Ocean Region.
- The effort is part of the Indian government's SAGAR, or 'Security and Growth for All in the Region' initiative.
- The Indian Navy began the initiative in November 2023.



Ques : The 21st edition of the India – US Military Cooperation Group (MCG) meeting was conducted in which city?

भारत-अमेरिका सैन्य सहयोग समूह (एमसीजी) की 21वीं बैठक किस शहर में 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 : •

- The 21st India-US Military Cooperation Group (MCG) conference took place at the Manekshaw Centre in New Delhi.
- The summit discussed a wide variety of themes, including capacity building, training exchanges, military industry cooperation, and the advancement of joint exercises to improve preparedness for conventional and hybrid threats.
- The MCG is a historic conference designed at improving defence cooperation and strengthening strategic and operational defense collaboration among both countries' Armed Forces.
- The 21st MCG meeting is a step ahead in furthering India and the United States' shared objectives of ensuring regional and global security, countering emerging threats, and developing mutual capabilities.



Recent News Headlines Related to Summits / conference

- Navy Chief Admiral Dinesh Kumar Tripathi launched the 'Swavlamban 2024' exhibition at Bharat Mandapam. The event intends to highlight innovations from the country's young entrepreneurs while also strengthening cooperation between the Indian Navy and numerous industrial players.
- The first Climate and Health Africa Conference (CHAC 2024) is taking place in Harare, Zimbabwe, from October 29-31.
- The first Asian Buddhist Summit will be held in India's national capital, New Delhi, from November 5 to 6. The Central Government's Ministry of Culture is organising the summit in partnership with the International Buddhist Confederation (IBC).
- Chanakya Defence Dialogue 2024 2nd Edition Held at Manekshaw Centre in Delhi. Theme is "Drivers in Nation Building: Fueling Growth Through Comprehensive Security"
- BRICS Summit is being organized from 22 to 24 October 2024 in Kazan, Russia, hosted by Russia.
- Manohar Lal, Union Minister for Housing and Urban Affairs and Power, delivered the closing remarks at the three-day 17th Urban Mobility India (UMI) Conference & Exhibition 2024, held at Mahatma Mandir in Gandhinagar, Gujarat.
- 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 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
- India attended the 44th Codex Committee on Nutrition and Foods for Special Dietary Uses (CCNFSDU) meeting in Dresden, Germany.
- 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.



Ques : Which state government has launched the Deepam 2.0 Scheme to provide free Gas Cylinders to Eligible Families?

किस राज्य सरकार ने पात्र परिवारों को मुफ्त गैस सिलेंडर उपलब्ध कराने के लिए दीपम 2.0 योजना शुरू की है?

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

Answer : Option D

Explanation : •

- Andhra Pradesh Chief Minister Chandrababu Naidu has launched the Deepam 2.0 scheme in Edupuram, Ichapuram Mandal, Srikakulam district, as part of the "Super Six Promises" campaign.
- This program distributes free gas cylinders to qualified households in an effort to improve their quality of life.
- To mark the official commencement of the Deepam 2.0 initiative, the Chief Minister flagged off gas cylinder delivery vehicles and personally handed over the first cylinder to recipient Ambati Shantamma.
- Addressing a public assembly at 'Praja Vedika,' he promised to return the cost of the gas cylinders to all beneficiaries within 48 hours.
- He also announced that pensioners might now get social pensions once every three months.

About Andhra Pradesh :

- Capital – Amaravati
- Chief Minister – N Chandrababu Naidu
- Governor – Abdul Nazeer



Ques : What is the name of the indigenously designed and manufactured machine pistol that was recently inducted into the Indian Army?

स्वदेशी रूप से डिजाइन और निर्मित मशीन पिस्तौल का नाम क्या है जिसे हाल ही में भारतीय सेना में शामिल किया गया है?

- (a) Sajak
- (b) Asmi
- (c) Rani
- (d) Avni
- (e) None of these

Answer : Option B

Explanation : •

- The Indian Army's Northern Command has inducted 550 Asmi machine pistols that were created, produced, and manufactured indigenously. Lokesh Machine Limited, situated in Hyderabad, manufactures Asmi machine pistols.
- Previously, the company successfully delivered 550 indigenously designed, produced, and built Asmi submachine guns to the Indian Army's Northern Command.
- This is the first batch of weapons built entirely in India, designed to equip Special Forces for close-quarter fights and specialized missions in India's Northern Theatre.
- The induction of this 100% Made-in-India weapon reflects the Indian Army's unflinching commitment to Atmanirbhar Bharat, moving the country toward self-sufficiency in defense production.



Recent News Headlines related to Defence

- Scientists in Japan are preparing to test the world's first wooden satellite, the "LignoSat". Kyoto University researchers and Sumitomo Forestry, a homebuilder, collaborated on the LignoSat project
- North Korea recently declared that it successfully test-fired its latest intercontinental ballistic missile, the 'Hwasong-19. It incorporates solid-fuel propulsion, which allows it to be deployed more rapidly than liquid-fueled missiles.
- The three astronauts from China's Shenzhou-19 manned mission have entered the Tiangong space station and met with another astronaut trio to begin a new round of in-orbit crew handover
- ShakthiSAT mission Launched by Aerospace startup Space Kidz to train 12,000 girls aged 14-18 from 108 countries in space technology, targeting a satellite launch under ISRO's Chandrayaan-4 mission in 2026
- The Army Chief, General Upendra Dwivedi officially launched "Agniastra," a portable multi-target detonation device, during the Army Commanders Conference in Gangtok
- Rostec, a Russian state enterprise, claims its Light Multipurpose Guided Rocket, also known as "Izdeliye 305" or "Product 305," is very resistant to jamming and interference on the Ukrainian battlefield.
- India successfully launched its fourth nuclear-powered ballistic missile submarine (SSBN) at the Ship Building Center (SBC) in Visakhapatnam, strengthening its nuclear deterrence capabilities.
- The upper stage of ISRO's Polar Satellite Launch Vehicle C-37 (PSLV C-37) successfully re-entered Earth's atmosphere. This is a crucial step towards ISRO's goal of achieving a debris-free space mission (DFSM) by 2030.



Ques : Which country has introduced a new scheme called the Trusted Tour Operator Scheme (TTOS) to boost tourism from India and China?

किस देश ने भारत और चीन से पर्यटन को बढ़ावा देने के लिए ट्रस्टेड टूर ऑपरेटर स्कीम (TTOS) नामक एक नई योजना शुरू की 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 : •

- South Africa has launched a new initiative called the Trusted Tour Operator initiative (TTOS) to increase tourism from India and China.
- This plan intends to create more jobs by increasing the number of tourists.
- Indian tourists make up only 3.9% of all international visitors to South Africa, with China accounting for only 1.8%.
- According to research, increasing tourism by just 10% per year can enhance annual economic growth by 0.6% while also creating thousands of new employment for South Africans," the agency noted.
- In 2023, more than 100 million Chinese visitors traveled abroad, but just 93,000 visited South Africa. In contrast, Australia drew more than 1.4 million Chinese visitors.
- Indian tourists currently account for only 3.9% of all overseas visits in South Africa, with Chinese visitors accounting for 1.8%.
- The Department of Home Affairs stated that a 10% increase in tourism could boost economic growth by 0.6% and create thousands of jobs.



Ques : Who topped the list of EdelGive-Hurun India Philanthropy List 2024 ?

एडेलगिव-हुरुन इंडिया परोपकार सूची 2024 की सूची में शीर्ष स्थान पर कौन है?

- (a) Shiv Nadar / शिव नादर
- (b) Mukesh Ambani / मुकेश अंबानी
- (c) Gautam Adani / गौतम अडानी
- (d) Bajaj Family / बजाज परिवार
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation : •

- EdelGive-Hurun India Philanthropy List 2024 Published by Hurun India
- This year's research shows that the nation's wealthiest individuals are increasingly committed to driving social change, with over 200 philanthropists donating approximately Rs.8,783 crore.
- Shiv Nadar, creator of HCL Technologies, remains India's most generous philanthropist.
- Nadar led in donations for the third time in five years, providing Rs.2,153 crore in FY 2024, equivalent to an average of Rs.5.9 crore/day.
- In 2024, Rohini Nilekani, co-founder of Infosys and wife of Nandan Nilekani, became the most generous lady philanthropist, donating ₹154 crore annually.
- This year, there were 109 new self-made individuals, representing a 43-person increase over the previous year.

Top 5 Philanthropists in 2024 :

- 1 Shiv Nadar & Family
- 2 Mukesh Ambani & Family
- 3 Bajaj Family
- 4 Kumar Mangalam Birla & Family
- 5 Gautam Adani & Family



India's Rankings in Different Indices

- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)
- 2024 100 Most Powerful Women (MPW) in Business 27th Edition Published by Fortune : Mary Barra, CEO of General Motors (USA) (top)
- Global Hunger Index (GHI) 2024 19th Edition Published by International Food Policy Research Institute (IFPRI) , Concern Worldwide and Welthungerhilfe : India (105th), Belarus (top)
- 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

EXAM
Genius



Ques : According to a recent notification, a station would be renamed Ajgaibinaath Dham. What state is it located in?

हालिया अधिसूचना के मुताबिक, एक स्टेशन का नाम बदलकर अजगैबीनाथ धाम रखा जाएगा. यह किस राज्य में स्थित है?

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

Answer : Option D

Explanation : •

- Bihar Deputy Chief Minister Samrat Choudhary has stated that the Sultanganj railway station in the Bhagalpur district will be renamed after the famed Hindu shrine Ajgaibinath Dham.
- This decision demonstrates the government's commitment to preserving the region's cultural and religious traditions.
- Ajgaibinath Temple, an ancient shrine dedicated to Lord Shiva, is located in Sultanganj and is known for its beautiful carvings and inscriptions. The temple, located on the banks of the sacred Ganga River, is of great spiritual significance to believers.

EXAM
Genius



Ques : Infant Protection Day is observed every year on which day?

शिशु संरक्षण दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option C

Explanation : •

- Every year on November 7, we observe Infant Protection Day.
- To increase awareness about the importance of infant safety, health, and well-being.
- Theme 2024: Protecting Our Future.
- This day serves as a reminder of the vulnerabilities that newborns and infants confront, as well as society's vital responsibility in ensuring their future.
- It encourages parents, caregivers, healthcare professionals, and communities to work together to reduce infant mortality rates, promote healthy development, and provide a safe environment for infants to flourish in.



Ques : International Day For Preventing The Exploitation Of The Environment In War And Armed Conflict is observed every year on which day?

युद्ध और सशस्त्र संघर्ष में पर्यावरण के शोषण को रोकने के लिए अंतर्राष्ट्रीय दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option B

Explanation : •

- Every year on November 6th, the International Day for Preventing Environmental Exploitation in War and Armed Conflict takes place.
- On May 27, 2016, the United Nations Environment Assembly adopted resolution UNEP/EA.2/Res.15, which acknowledged the importance of healthy ecosystems and sustainably managed resources in decreasing the risk of armed conflict and reaffirmed its firm commitment to full implementation.

EXAM
Genius



Ques : National Cancer Awareness Day is observed every year on which day ?
राष्ट्रीय कैंसर जागरूकता दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option C

Explanation : •

- National Cancer Awareness Day is observed on November 7th of each year.
- The day is intended to promote awareness about cancer prevention, early detection, and treatment.
- It also commemorates the birth anniversary of Marie Curie, a Polish-French physicist and chemist whose pioneering discoveries about radium and polonium revolutionized cancer treatment.
- Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer.
- Dr. Harsh Vardhan, the then-Union Minister of Health and Family Welfare, launched National Cancer Awareness Day in September 2014. The day's goal is to educate the public about cancer, its therapies, and the significance of early intervention in boosting survival rates.



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

विश्व रेडियोग्राफी दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option B

Explanation : •

- Every year, on November 8, World Radiography Day commemorates the discovery of X-rays.
- Theme 2024: Radiographers: Seeing the Unseen.
- World Radiography Day commemorates the discovery of X-rays by Professor Wilhelm Conrad Roentgen in 1895 at Wuerzburg University in Germany. He accidentally found X-rays while working with a cathode-ray tube in his laboratory.
- This significant finding was soon recognized, and within a month, physicians in Europe and the United States were using X-rays to identify medical conditions.

EXAM
Genius



Important days :

- 24 October : United Nations Day (Theme 2024 Cultivating a Culture of Peace)
- 24 October : World Polio Day (Theme 2024 A Global Mission to Reach Every Child)
- 24 October : World Development Information Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 24 October : UN Disarmament Week
- 24 October : 63rd Indo-Tibetan Border Police (ITBP) Raising Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 27 October : Indian Army Infantry Day
- 28 October to 3 November : Vigilance Awareness Week (Theme 2024 Culture of Integrity for Nation's Prosperity)
- 28 October : International Animation Day
- 29 October : International Day of Care and Support (Theme 2024 Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older Persons Worldwide)
- 29 October : World Stroke Day (Theme 2024: #GreaterThanStroke.)
- 29 October : 9th Ayurveda Day (Theme 2024 Ayurveda Innovations for Global Health)
- 27 October : World Day for Audiovisual Heritage (Theme 2024 – Your window to the world)
- 30 October : World Thrift Day
- 31 October : National Unity Day
- 31 October : World Savings Day
- 31 October : World Cities Day (Theme 2024 Youth leading climate and local action for cities)
- 24th to 31st October : Global Media and Information Literacy Week (Theme 2024: The New Digital Frontiers of Information: "Media and Information Literacy for Public Interest Information")
- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day



IMPORTANT ONE – LINER Current Affairs

The Gujarat government has announced the creation of a Caracal Breeding and Conservation Center in the Chadva Rakhal region of Kutch. A budget of Rs.10 crore has been allocated for the establishment of this center

In a significant move to strengthen bilateral ties, the Indo-Turkiye Friendship Association (ITFA) was inaugurated in Hyderabad.

Brazil has opted not to join China's Belt and Road Initiative (BRI), becoming the second BRICS country, after India, to reject the mega project.

Kemi Badenoch Appointed as First black woman to lead a major political party (Conservative Party) in the United Kingdom (UK). She Replaced Rishi Sunak.

Karnataka is celebrating the Bali Padyami festival (Bali Pratipada) on marking the fourth day of Deepavali. This festival commemorates the return of the Asura king, Bali Chakravarty, from Pathala Loka to Bhuloka, boon granted to him by Lord Vishnu during his Vamana Avatar.

India and France have been re-elected as president and co-president respectively of the International Solar Alliance. India would hold the presidency till 2026.

Rahul Bhawe Appointed as Managing Director (MD) and CEO of Industrial Finance Corporation of India (IFCI Ltd)

Tata Power Secures 40% Stake in Khorlochhu Hydro Power for Rs.830 Crore

Nima Rinji Sherpa of Nepal, at the age of 18, has been the youngest climber to scale all 14 of the world's tallest mountains, known as the "eight-thousanders."

The 352nd Governing Body meeting of the International Labour Organisation (ILO) was held in Geneva.

Madhya Pradesh cabinet has approved a proposal to raise the reservation for women in state government jobs from 33% to 35%. The decision was made during a cabinet meeting led by Chief Minister Mohan Yadav.

Haryana's professional boxer Mandeep Jangra won the World Boxing Federation's super featherweight world title by beating the British boxer Conor McIntosh. Match was held in the Cayman Islands.



Ques : Who Updates KYC Rules to Enhance Verification and Security ?

सत्यापन और सुरक्षा बढ़ाने के लिए केवाईसी नियमों को कौन अपडेट करता है?

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

Answer : Option B

Explanation :

• In a significant move to strengthen the Know Your Customer (KYC) process, the Reserve Bank of India (RBI) introduced six amendments to its KYC Master Directions, effective November 6, 2024.

Amendments in KYC Rules are as follows :

- Customers who have already completed KYC will no longer need to repeat the process when opening new accounts or availing additional services within the same institution
- High-risk customers will need updates every 2 years, medium-risk every 8 years, and low-risk every 10 years
- Financial institutions are now required to upload customer KYC data to the Central KYC Records Registry (CKYCR) for accounts opened after January 1, 2017
- High-risk accounts, including those with unusual cash deposits or cheque requests, will undergo more intensive monitoring.
- Throughout the Master Direction, references to “section” have been replaced with “paragraph” for consistency in legal language
- The designation of the Central Nodal Officer under the Unlawful Activities (Prevention) Act has been updated from “Additional Secretary” to “Joint Secretary” as per a corrigendum issued earlier this year.



Recent News Headlines Related to RBI

- The RBI has added 10-year Sovereign Green Bonds (SGrBs) to the list of government assets eligible for non-resident investment under the Fully Accessible Route (FAR)
- Reserve Bank of India (RBI) transferred an additional 102 tons of gold from the Bank of England to secure storage facilities in India.
- The Reserve Bank of India's Governor Shaktikanta Das has been named the top central banker with A+ rating by Global Finance magazine, based in the United States
- Ujjivan Small Finance Bank Limited (Ujjivan SFB) has gained approval from the Reserve Bank of India (RBI) to provide currency products and services.
- The Reserve Bank of India's (RBI) annual Census on Foreign Liabilities and Assets of Indian Direct Investment Entities for 2023-24 shows that the United States of America (USA) remains India's leading source of FDI.
- The Reserve Bank of India (RBI) has added 13 additional firms to its 'Alert List' of unauthorized forex trading platforms, now totaling 88.
- RBI has approved the merger of Tata Capital, an unlisted entity, with Tata Motors Finance (TMFL), paving the way for the formation of India's 12th largest non-banking finance company. Resulting in Tata Motors holding a 4.7 per cent stake in the merged entity.
- 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).
- 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 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.

Ques : Who has proposed amendments to the Regulatory Sandbox norms ?

नियामक सैंडबॉक्स मानदंडों में संशोधन का प्रस्ताव किसने दिया है?

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

Answer : Option C



Explanation : •

- The Insurance Regulatory and Development Authority of India (IRDAI) has recommended revisions to the Regulatory Sandbox guidelines.
- The revisions attempt to replace the present rule-based approach with one based on principles.
- The revisions are intended to make it easier to implement innovative ideas and new concepts throughout the insurance value chain.
- The purpose is to encourage innovation in insurance products, services, and processes through a more flexible regulatory environment.
- IRDAI set up an internal committee to evaluate the existing IRDAI (Regulatory Sandbox) Regulations.
- The committee's recommendations were used to propose revisions to the regulatory sandbox regulations.
- The IRDAI has released an exposure draft of the IRDAI (Regulatory Sandbox) (Amendment) Regulations, 2024.

About IRDAI :

- Established : 1999
- Headquarters : Hyderabad, Telangana
- Chairperson : Debasish Panda
- The IRDAI is a statutory body under the jurisdiction of the Ministry of Finance (MoF), Government of India (GoI) and is tasked with regulating and licensing the insurance and reinsurance industries in India.

EXAM
Genius



Ques : Which payment company has partnered with Indian companies like Swiggy and Nykaa to enable international customers to make payments in India?

किस भुगतान कंपनी ने अंतर्राष्ट्रीय ग्राहकों को भारत में भुगतान करने में सक्षम बनाने के लिए स्विगी और नाइका जैसी भारतीय कंपनियों के साथ साझेदारी की है?

- (a) Paytm
- (b) Cashfree
- (c) PhonePe
- (d) Google Pay
- (e) Razorpay

Answer : option B

Explanation :

- Cashfree Payments has worked with Indian firms such as Swiggy and Nykaa to allow international clients to make payments in India.
- This experimental service is designed for users of RuPay cards and UPI, which are not generally accepted for global transactions.
- Cashfree's cross-border payments license enables them to offer seamless transactions for both importers and exporters, as well as individual users.
- This experimental service caters to UPI and RuPay cardholders, who are not generally recognized for global transactions



Ques : International Finance Corporation (IFC) has partnered with which of the following to invest \$ 400 million loan to aid the expansion of the latter's EV fleet, energy-efficient consumer goods (ECGC), and women empowerment?

अंतर्राष्ट्रीय वित्त निगम (IFC) ने निम्नलिखित में से किसके साथ साझेदारी की है ताकि EV बेड़े, ऊर्जा-कुशल उपभोक्ता वस्तुओं (ECGC) के विस्तार और महिला सशक्तिकरण में सहायता के लिए \$ 400 मिलियन का ऋण निवेश किया जा सके?

- (a) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (b) Universal Sompo General Insurance / यूनिवर्सल सोम्पो जनरल इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Bajaj Finance / बजाज फाइनेंस
- (e) None of these / इनमें से कोई नहीं

Answer : option D

Explanation : •

- The International Finance Corporation (IFC) will combine with Bajaj Finance to spend \$400 million of the \$1 billion fundraising effort to help expand the latter's EV fleet, energy-efficient consumer goods (EECG), and women's empowerment.
- The collaboration will also enable Bajaj Finance to fund and support more women-owned microenterprises and micro-borrowers.
- The \$400 million loan from IFC will allow Bajaj Finance to improve access to financing for clients interested in purchasing EVs, including 2-wheelers, 3-wheelers, and 4-wheelers, as well as strengthen its presence in the EECG arena.
- The money is intended to boost competitiveness in the climate finance industry, assist the country's climate goals, and promote financial inclusion.
- IFC is a member of the World Bank Group that focuses on the private sector in emerging markets. In fiscal year 2024, the IFC committed \$56 billion to private firms and financial institutions in developing nations



Ques : GenWise UPI has been developed in collaboration with which bank, which is acting as the sponsor bank for facilitating transactions ?

GenWise UPI को किस बैंक के सहयोग से विकसित किया गया है, जो लेनदेन की सुविधा के लिए प्रायोजक बैंक के रूप में कार्य कर रहा 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 B

Explanation : •

- GenWise has included UPI payments to its app for senior folks. This is the industry's first release of UPI for elders, with a simple user interface, improved security, and cyber fraud prevention.
- GenWise UPI was established in partnership with Axis Bank, which serves as the sponsor bank to facilitate transactions.
- UPI has become an essential aspect of everyday commerce, with over 400 million unique users.
- In October alone, the platform handled more than 16.5 billion transactions. However, over 250 million Indian elders have remained disconnected from this shift due to apprehension about the unknown and the confusing interfaces of competing apps



Ques : Which country has launched its second satellite, ZIMSAT –2 ?
किस देश ने अपना दूसरा उपग्रह, ZIMSAT-2 लॉन्च किया है?

- (a) Panama / पनामा
- (b) Ghana / घाना
- (c) Sudan / सूडान
- (d) Zimbabwe / जिम्बाब्वे
- (e) Oman / ओमान

Answer : Option D

Explanation : •

- Zimbabwe has launched its second satellite, ZIMSAT-2, marking a significant step forward in the country's space strategy.
- In November 2022, the country launched its first satellite, ZimSat-1.
- ZIMSAT-2, a low-earth observation satellite, was launched from the Vostochny Cosmodrome in eastern Russia as part of a collaboration between the Zimbabwe National Geo-Spatial and Space Agency (ZINGSA) and Southwest State University in Russia.
- ZIMSAT-2 is equipped with a high-resolution multispectral camera that can be used for a variety of applications, including agriculture, resource exploitation, and environmental monitoring.



Recent News Headlines related to Defence

- The Indian Army's Northern Command has inducted 550 Asmi machine pistols that were created, produced, and manufactured indigenously. Lokesh Machine Limited, situated in Hyderabad, manufactures Asmi machine pistols.
- India plans to launch the European Space Agency's Proba-3 mission from the Sriharikota spaceport early next month, according to Science and Technology Minister Jitendra Singh.
- Scientists in Japan are preparing to test the world's first wooden satellite, the "LignoSat". Kyoto University researchers and Sumitomo Forestry, a homebuilder, collaborated on the LignoSat project
- North Korea recently declared that it successfully test-fired its latest intercontinental ballistic missile, the 'Hwasong-19. It incorporates solid-fuel propulsion, which allows it to be deployed more rapidly than liquid-fueled missiles.
- The three astronauts from China's Shenzhou-19 manned mission have entered the Tiangong space station and met with another astronaut trio to begin a new round of in-orbit crew handover
- ShakthiSAT mission Launched by Aerospace startup Space Kidz to train 12,000 girls aged 14-18 from 108 countries in space technology, targeting a satellite launch under ISRO's Chandrayaan-4 mission in 2026
- The Army Chief, General Upendra Dwivedi officially launched "Agniastra," a portable multi-target detonation device, during the Army Commanders Conference in Gangtok
- Rostec, a Russian state enterprise, claims its Light Multipurpose Guided Rocket, also known as "Izdeliye 305" or "Product 305," is very resistant to jamming and interference on the Ukrainian battlefield.
- India successfully launched its fourth nuclear-powered ballistic missile submarine (SSBN) at the Ship Building Center (SBC) in Visakhapatnam, strengthening its nuclear deterrence capabilities.
- The upper stage of ISRO's Polar Satellite Launch Vehicle C-37 (PSLV C-37) successfully re-entered Earth's atmosphere. This is a crucial step towards ISRO's goal of achieving a debris-free space mission (DFSM) by 2030.



Ques : Which edition of the AIM-ICDK Water Innovation Challenge 4.0 successfully concluded at the 2024 Next Generation Digital Action (NGDA) in Copenhagen, Denmark ?
AIM-ICDK वॉटर इनोवेशन चैलेंज 4.0 का कौन सा संस्करण डेनमार्क के कोपेनहेगन में 2024 नेक्स्ट जेनरेशन डिजिटल एक्शन (NGDA) में सफलतापूर्वक संपन्न हुआ?

- (a) 2nd
- (b) 3rd
- (c) 4th
- (d) 5th
- (e) 6th

Answer : Option C

Explanation : •

- The fourth edition of the AIM-ICDK Water Innovation Challenge 4.0 was successfully completed at the 2024 Next Generation Digital Action (NGDA) in Copenhagen, Denmark, marking a significant milestone in the developing Indo-Danish Green Strategic Partnership.
- This year's challenge cemented its reputation as a premier venue for generating innovative and sustainable solutions to global water concerns.
- The challenge brought together key collaborators, including Atal Innovation Mission (AIM), NITI Aayog, Innovation Centre Denmark (ICDK), and DTU Skylab as part of the DTU Next Generation Action Program, as well as invaluable support from the International Centre for Clean Water (ICCW), the Ministry of Jal Shakti, the Embassy of Denmark, Denmark's Environmental Protection Agency, and the DANIDA Fellowship.
- The Indian group included five startup companies that took part in the worldwide Next Generation Digital Action program, which brought together young talent from top institutions and innovation hubs in ten countries.
- Among them, three university teams — Clim8 (VIT Vellore), Checkmate (VIT Vellore), and Qualgrip (IIT Madras), as well as early-stage businesses Navmarg and Scrapify — produced intriguing solutions to major worldwide water concerns.





Ques : Which Cabinet Clears Rs.3,706 Cr HCL-Foxconn Semiconductor Project ?
किस कैबिनेट ने 3,706 करोड़ रुपये की एचसीएल-फॉक्सकॉन सेमीकंडक्टर परियोजना को मंजूरी दी?

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

Answer : Option A

Explanation : •

- The Uttar Pradesh Cabinet has authorized a significant semiconductor manufacturing project managed by Vama Sundri Investment, a subsidiary of HCL Tech, and Foxconn.
- A Rs.3,706 crore facility will be built along the Yamuna Expressway to boost India's semiconductor industry.
- The UP Cabinet has approved proposals by Vamasundari (HCL Group) and Tarq Semiconductor (Hiranandani Group) to build a semiconductor manufacturing hub in Jewar, close to Noida International Airport.
- Rs.3,706 crore invested by HCL Group's Vamasundari at Sector 10 near Noida International Airport along the Yamuna Expressway
- Rs.28,440 crore invested by Hiranandani Group's Tarq Semiconductor at Sector 28 near the airport along the Yamuna Expressway

About Uttar Pradesh :

- Capital : Lucknow
- CM : Yogi Adityanath
- Governor : Anandiben Patel



Ques : In November 2024, which of the following two states formed a joint corridor management committee to work for the conservation of the cheetah across the two states?

नवंबर 2024 में, निम्नलिखित में से किन दो राज्यों ने दोनों राज्यों में चीता के संरक्षण के लिए काम करने हेतु एक संयुक्त गलियारा प्रबंधन समिति का गठन किया?

- (a) Rajasthan and Punjab / राजस्थान और पंजाब
- (b) Rajasthan and Madhya Pradesh / राजस्थान और मध्य प्रदेश
- (c) Gujarat and Madhya Pradesh / गुजरात और मध्य प्रदेश
- (d) Madhya Pradesh and Haryana / मध्य प्रदेश और हरियाणा
- (e) None of these / इनमें से कोई नहीं

Answer : option B

Explanation :

- Following occurrences of cheetahs from Madhya Pradesh trespassing into nearby Rajasthan, both governments have formed a joint corridor management committee to focus on feline conservation.
- The group will also address the construction of suitable locations for the future relocation of cheetahs from Madhya Pradesh's Kuno National Park (KNP) and Gandhi Sagar Sanctuary areas, as well as recommend steps for improvement, including the pre-augmentation basis, according to an official statement.
- On September 17, 2022, as part of the ambitious cheetah reintroduction project, eight Namibian cheetahs were released into enclosures at the KNP in Sheopur region. In February 2023, the park received additional 12 cheetahs from South Africa.
- The group will also look into the possibility of joint tourist itineraries in areas bordering both states, such as the National Chambal Gharial Sanctuary, Kuno National Park, and Ranthambore National Park, among others.



Ques : Where was the 83rd session of the Indian Road Congress held?

भारतीय सड़क कांग्रेस का 83वां अधिवेशन कहाँ आयोजित किया गया?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Raipur / रायपुर
- (e) Gurugram / गुरुग्राम

Answer : Option D

Explanation : •

- Nitin Gadkari, Union Minister for Road Transport and Highways, has inaugurated the 83rd session of the Indian Roads Congress in Raipur, Chhattisgarh.
- The 83rd session of the Indian Road Congress has been organized by the country's top highway engineers.
- The primary goal of the Indian Road Congress is to produce standards, codes, specifications, and manuals for roads, bridges, and road transport for use by central government road agencies in the construction and maintenance of sustainable road infrastructure for the country's overall growth.
- The Indian Road Congress was established in 1934 in response to the Jayakar Committee on Indian Road Development's recommendations. The Indian Road Congress is the supreme body of highway engineers in the country, with its headquarters in New Delhi.



Ques : The Karnataka Wrestling Association will host the 2024 Senior National Wrestling Championship in which city from 6th to 8th December?

कर्नाटक कुश्ती संघ 6 से 8 दिसंबर तक किस शहर में 2024 सीनियर राष्ट्रीय कुश्ती चैंपियनशिप की मेजबानी करेगा?

- (a) Delhi / दिल्ली
- (b) Mumbai / मुंबई
- (c) Bangalore / बैंगलोर
- (d) Gujarat / गुजरात
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- The Karnataka Wrestling Association will hold the 2024 Senior National Wrestling Championship in Bengaluru from December 6 to 8.
- This important event will include India's best wrestlers, including Olympic bronze medalist Aman Sehrawat and U-20 World Champion Antim Panghal, among others.
- The championship is notable since it will take place in Karnataka for the first time, with the goal of reviving the sport's tradition in the region.
- The competitions will be divided into three categories: freestyle, Greco-Roman style, and women's wrestling.



Recent News headlines related to Sports

- Brigadier (Dr) BD Mishra (Retd), the Lieutenant Governor of Ladakh, opened the 4th LG Cup Horse Polo-2024 Tournament at the newly constructed Polo Stadium in Goshan, Drass.
- Anish Sarkar of Kolkata, West Bengal, has become the world's youngest FIDE-rated chess player. At the age of three years, eight months, and 19 days, Anish achieved a FIDE rating of 1555
- Indian boxers Parthavi Grewal, Vanshika Goswami, and Hemant Sangwan won gold medals at World Boxing's first U19 World Championships in Colorado, USA, showcasing their exceptional potential.
- Ravindra Jadeja surpassed Ishant Sharma to become India's sixth highest wicket-taker in Test cricket. He reached this big milestone on the first day of the third and final Test of the series against New Zealand at Wankhede Stadium here.
- India's former cricketer VVS Laxman will take over as head coach for the Indian team during their upcoming four-match Twenty20 International (T20I) tour of South Africa in November
- India finished second overall in the Asian Arm Wrestling Cup 2024, held at the Aurika Skycity Hotel in Mumbai.
- Manika Batra created table tennis history by being the first Indian to go to the quarterfinals of a WTT Champions event.
- India won nine medals, including gold and silver, at the Under-23 global championships in Tirana, Albania, with Chirag Chikkara emerging as the champion.
- The Indian wrestling contingent finished its U23 World Wrestling Championships 2024 campaign with nine medals—1 gold, 1 silver, and 7 bronze.
- Sreeja Akula, an Indian women's table tennis player, became the highest-ranked Indian player in the world. According to the most recent International Table Tennis Federation rankings, she is placed 22nd in the world for women's singles
- South African fast bowler Kagiso Rabada has created history by becoming the bowler to take 300 wickets in the least number of balls in Test cricket.





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

राष्ट्रीय कानूनी सेवा दिवस हर साल किस दिन मनाया जाता है?

- (a) 9 November
- (b) 10 November
- (c) 11 November
- (d) 12 November
- (e) 13 November

Answer : Option A

Explanation : •

- Every year on November 9, the country celebrates National Legal Services Day.
- The day is primarily observed to raise legal knowledge and ensure equal access to justice for all citizens, particularly those from underprivileged populations.
- This day is dedicated to educating people about their legal rights and promoting conflict resolution processes through a variety of projects and activities aimed at creating a more equal society.
- Theme 2024: Celebrating Equal Access to Justice.
- The Legal Services Authorities Act was passed on November 9, 1995, with the goal of providing legal aid to the disadvantaged and disenfranchised. The historic statute resulted in the establishment of the National Legal Services Authority (NALSA) on December 5, the same year. Since then, National Legal Services Day is observed annually.



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

विश्व टीकाकरण दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 9 November
- (b) 10 November
- (c) 11 November
- (d) 12 November
- (e) 13 November

Answer : Option B

Explanation : •

- World Immunization Day is commemorated yearly on November 10.
- To raise knowledge about vaccinations' critical role in preventing infectious illnesses and protecting public health.
- Immunization is one of the most effective and cost-effective interventions for disease control and eradication, saving millions of lives throughout the world annually.
- The Universal Immunization Programme (UIP) is one of India's most extensive public health efforts, with the goal of providing life-saving immunizations to millions of babies and pregnant women annually.
- The Expanded Programme on Immunization, which was begun in 1978, was rebranded as the UIP in 1985 when its coverage was expanded from urban to rural regions



Ques : World Science Day for Peace and Development is celebrated annually on which day?
शांति और विकास के लिए विश्व विज्ञान दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 9 November
- (b) 10 November
- (c) 11 November
- (d) 12 November
- (e) 13 November

Answer : Option B

Explanation : •

- World Science Day for Peace and Development, observed annually on November 10, serves as a powerful reminder of science's critical role in society and its commitment to world peace and sustainable development.
- Since 2001, UNESCO has organized this day to underline the need of integrating science and society and ensuring that scientific knowledge is broadly shared, making it relevant and accessible to everyone.
- Theme 2024: Youth at the Forefront.

EXAM
Genius



Important days :

- 24 October : United Nations Day (Theme 2024 Cultivating a Culture of Peace)
- 24 October : World Polio Day (Theme 2024 A Global Mission to Reach Every Child)
- 24 October : World Development Information Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 24 October : UN Disarmament Week
- 24 October : 63rd Indo-Tibetan Border Police (ITBP) Raising Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 27 October : Indian Army Infantry Day
- 28 October to 3 November : Vigilance Awareness Week (Theme 2024 Culture of Integrity for Nation's Prosperity)
- 28 October : International Animation Day
- 29 October : International Day of Care and Support (Theme 2024 Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older Persons Worldwide)
- 29 October : World Stroke Day (Theme 2024: #GreaterThanStroke.)
- 29 October : 9th Ayurveda Day (Theme 2024 Ayurveda Innovations for Global Health)
- 27 October : World Day for Audiovisual Heritage (Theme 2024 – Your window to the world)
- 30 October : World Thrift Day
- 31 October : National Unity Day
- 31 October : World Savings Day
- 31 October : World Cities Day (Theme 2024 Youth leading climate and local action for cities)
- 24th to 31st October : Global Media and Information Literacy Week (Theme 2024: The New Digital Frontiers of Information: "Media and Information Literacy for Public Interest Information")
- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)



IMPORTANT ONE – LINER Current Affairs

Royal Enfield has recently unveiled its highly anticipated electric vehicle (EV) brand, “Flying Flea”, an homage to one of the brand’s most iconic models.

Ningol Chakkouba, a prominent holiday for the Meitei community in Manipur, was widely celebrated with religious zeal and joy.

The National Highways and Infrastructure Development Corporation Ltd. (NHIDCL), a CPSE under the Ministry of Road Transport and Highways, Government of India, and the All India Council for Technical Education (AICTE) have signed a MOU to give internship opportunities to Undergraduate (UG) and Postgraduate (PG) students.

The Australian government will legislate for a ban on social media for children under 16. France last year proposed a ban on social media for those under 15, though users were able to avoid the ban with parental consent.

Max Verstappen’s phenomenal win at the Brazil Grand Prix has left the Formula 1 world in awe

International Solar Alliance hosts the third edition of the High-level Conference on New Technologies for Clean Energy Transition at New Delhi.

India’s Pankaj Advani has won the IBSF World Billiards Championship 150-up format title. He defeated England’s Robert Hall in the final clash of the tournament at Doha in Qatar.

Union Chemicals and Fertilisers Minister JP Nadda has launched a Rs 500 crore scheme to strengthen India’s medical devices industry, focusing on critical areas such as manufacturing key components and accessories, skill development etc. This initial outlay of Rs 500 crore will be for three years, up to financial year 2026-27.

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

रॉयल एनफील्ड ने हाल ही में अपने बहुप्रतीक्षित इलेक्ट्रिक वाहन (ईवी) ब्रांड, "फ्लाइंग फ्ली" का अनावरण किया है, जो ब्रांड के सबसे प्रतिष्ठित मॉडलों में से एक को श्रद्धांजलि है।

मणिपुर में मैतेई समुदाय के लिए एक प्रमुख अवकाश, निंगोल चक्कौबा, व्यापक रूप से धार्मिक उत्साह और खुशी के साथ मनाया गया।

भारत सरकार के सड़क परिवहन और राजमार्ग मंत्रालय के तहत एक सीपीएसई, राष्ट्रीय राजमार्ग और बुनियादी ढांचा विकास निगम लिमिटेड (एनएचआईडीसीएल) और अखिल भारतीय तकनीकी शिक्षा परिषद (एआईसीटीई) ने स्नातक छात्रों को इंटरनशिप के अवसर देने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए हैं। यूजी और स्नातकोत्तर (पीजी) छात्र।

ऑस्ट्रेलियाई सरकार 16 साल से कम उम्र के बच्चों के लिए सोशल मीडिया पर प्रतिबंध लगाने के लिए कानून बनाएगी। फ्रांस ने पिछले साल 15 साल से कम उम्र के बच्चों के लिए सोशल मीडिया पर प्रतिबंध लगाने का प्रस्ताव रखा था, हालांकि उपयोगकर्ता माता-पिता की सहमति से प्रतिबंध से बचने में सक्षम थे।

ब्राज़ील ग्रां प्री में मैक्स वेरस्टैपेन की अभूतपूर्व जीत ने फॉर्मूला 1 जगत को आश्चर्यचकित कर दिया है

अंतर्राष्ट्रीय सौर गठबंधन नई दिल्ली में स्वच्छ ऊर्जा परिवर्तन के लिए नई प्रौद्योगिकियों पर उच्च स्तरीय सम्मेलन के तीसरे संस्करण की मेजबानी करता है।

भारत के पंकज आडवाणी ने आईबीएसएफ विश्व बिलियर्ड्स चैंपियनशिप 150-अप प्रारूप का खिताब जीता है। उन्होंने कतर के दोहा में टूर्नामेंट के फाइनल मुकाबले में इंग्लैंड के रॉबर्ट हॉल को हराया।

केंद्रीय रसायन और उर्वरक मंत्री जेपी नड्डा ने भारत के चिकित्सा उपकरण उद्योग को मजबूत करने के लिए 500 करोड़ रुपये की योजना शुरू की है, जिसमें प्रमुख घटकों और सहायक उपकरणों के निर्माण, कौशल विकास आदि जैसे महत्वपूर्ण क्षेत्रों पर ध्यान केंद्रित किया जाएगा। 500 करोड़ रुपये का यह प्रारंभिक परियोजना तीन वर्षों के लिए होगा। वित्तीय वर्ष 2026-27 तक।

EXAM
Genius



Ques : __ Chairman pitches for 100% FDI in insurance sector.

_ के अध्यक्ष ने बीमा क्षेत्र में 100% एफडीआई की वकालत की

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

Answer : Option C

Explanation :

- Irdai Chairman Debasish Panda advocated for 100% foreign direct investment in the insurance business, citing the need for significant capital to meet the aim of 'insurance for all' by 2027.
- In 2000, India gradually opened up the insurance business to private and foreign participation.
- General, life, and health insurance allow up to 74% foreign direct investment.

About IRDAI :

- Established : 1999
- HQ : Hyderabad
- Chairman : Debasish Panda



Ques : _ to Broaden Scope of Unpublished Price Sensitive Information.

___ अप्रकाशित मूल्य संवेदनशील जानकारी का दायरा बढ़ाएगा

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

Answer : Option D

Explanation :

- The Securities and Exchange Board of India (SEBI) seeks to widen the definition of Unpublished Price Sensitive Information (UPSI) to include restructuring plans, anticipated fundraising activities, one-time bank payments, and other significant business actions.
- SEBI has proposed that listed companies announce the findings of board meetings that discuss price-sensitive information within 30 minutes of the meeting ending.
- UPSI refers to any information about a firm or its shares that is not widely available and, once made available, is expected to materially alter the price of the securities.
- The revisions are intended to enhance investor protection and market transparency, ensuring that investors have timely access to material information affecting a company's performance and stock price.

About SEBI :

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



Recent News Headlines Related to SEBI

- SEBI has suggested new restrictions, including a Rs 1 crore minimum investment requirement for participants in securitization activities.
- SEBI strives to enhance the deployment of funds obtained by asset management firms (AMCs) during New Fund Offers (NFOs), ensuring timely investment and protecting investor interests.
- SEBI levied a Rs.16 lakh penalty on Edelweiss Asset Management Ltd, CEO Radhika Gupta, and fund manager Trideep Bhattacharya for violating mutual fund regulations.
- SEBI extended the deadline to implement direct payout of securities to the Demat account from October 14 to November 11, 2024, to ensure a hassle-free implementation.
- SEBI has changed the nomination rules between Mutual Funds (MF) and Demat Accounts allowing the holders of both instruments to include up to 10 nominees.
- SEBI is considering permitting mutual funds (MFs) to start a new type of actively managed commodity fund that invests solely in exchange-traded commodity derivatives (ETCDs).
- SEBI approved a new asset class, allowing high-net-worth investors to invest in riskier regulated products. The new asset class is to have a minimum investment amount of Rs 10 lakh.
- SEBI has imposed a penalty of Rs 12 lakh on NSE Data And Analytics Ltd for its failure to segregate IT infrastructures and manpower between itself and its parent firm National Stock Exchange (NSE).
- SEBI has mandated individual investors applying for amounts up to Rs 5 Lakh through intermediaries to use only the Unified Payments Interface (UPI) to block funds. from 1st November 2024.
- Jio Financial Services' joint venture with BlackRock to enter the mutual fund industry in India has got approval from the Securities and Exchange Board of India (Sebi), according to an exchange filing.
- The Securities and Exchange Board of India (SEBI) has allowed mutual funds to offer credit default swaps (CDS) to boost liquidity in the corporate bond market.

Ques : Who Launches MSME Outreach and Expands SIDBI in Karnataka ?

कर्नाटक में एमएसएमई आउटरीच और सिडबी का विस्तार किसने शुरू किया?

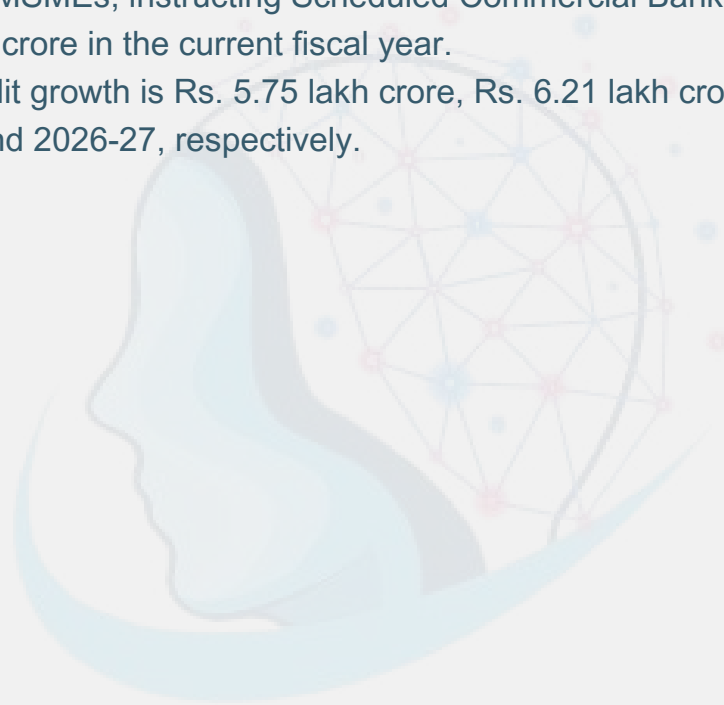
- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Nirmala Sitharaman / निर्मला सीतारमण
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option B



Explanation : •

- Nirmala Sitharaman, Union Minister for Finance and Corporate Affairs, has launched the National MSME Cluster Outreach Programme in Bengaluru.
- The event is organized by the Department of Financial Services (DFS), Ministry of Finance, and Small Industries Development Bank of India (SIDBI).
- The Finance Minister opened six new SIDBI branches in Karnataka, including Tumakuru, Raichur, Shivamogga, Kalaburagi, Mangaluru, and Vijayapura.
- She set credit targets for MSMEs, instructing Scheduled Commercial Banks and NBFCs to provide an additional Rs. 1.54 lakh crore in the current fiscal year.
- The target for MSME credit growth is Rs. 5.75 lakh crore, Rs. 6.21 lakh crore, and Rs. 7 lakh crore in FY 2024-25, 2025-26, and 2026-27, respectively.



EXAM
Genius



Ques : Union Finance Minister Nirmala Sitharaman inaugurated five specialized “Nari Shakti” branches of which bank ?

केंद्रीय वित्त मंत्री निर्मला सीतारमण ने किस बैंक की पांच विशेष "नारी शक्ति" शाखाओं का उद्घाटन किया?

- (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 C

Explanation :

- Union Finance Minister Nirmala Sitharaman opened five specialized "Nari Shakti" branches of Union Bank of India in Bengaluru, Chennai, Visakhapatnam, and Jaipur.
- These offices promote financial inclusion and support for female entrepreneurs, particularly in the industrial and service industries.

About Union Bank of India :

- Established : 1919
- HQ : Mumbai
- MD & CEO : A. Manimekhalai
- Tagline : Good People to Bank with



Ques : Which Indian Institution has been ranked the best by the recently released QS World University Rankings: Asia (2025)?

हाल ही में जारी क्यूएस वर्ल्ड यूनिवर्सिटी रैंकिंग: एशिया (2025) में किस भारतीय संस्थान को सर्वश्रेष्ठ स्थान दिया गया है?

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

Answer : Option B

Explanation : •

- The Indian Institute of Technology Delhi (IIT Delhi) has been named the top Indian educational institution in the most recent QS World University Rankings Asia 2025.
- According to the QS World University Rankings: Asia (2025), IIT-Delhi is ranked 44th best educational institution, while China's Peking University remains at the top of the list of Asian educational institutions.
- Of the 984 educational institutions included in the list, the most, 162, were from India. IIT Delhi was the highest-ranked Indian institution, at 44, up from 46 last year. IIT-Delhi was also the top-ranked educational institution in the South Asian region.
- After IIT-D, IIT-Bombay came in second with a rank of 48, followed by IIT-Madras at 56.
- IIT Kharagpur ranked fourth with a score of 60, followed by the Indian Institute of Science (62), IIT Kanpur (67), and the University of Delhi (81).

Top 5 Universities in QS Asia Rankings 2025

- 1 Peking University location Beijing, China (Mainland)
- 2 The University of Hong Kong location Hong Kong, Hong Kong SAR
- 3 National University of Singapore (NUS) location Singapore, Singapore
- 4 Nanyang Technological University, Singapore (NTU Singapore) location Singapore, Singapore
- 5 Fudan University location Shanghai, China (Mainland)





Ques : Who has been elected as the President of FICCI for 2024-25?

2024-25 के लिए FICCI के अध्यक्ष के रूप में किसे चुना गया है?

- (a) Suman Gupta / सुमन गुप्ता/
- (b) Itaru Otani / इटारू ओटानी
- (c) Harsha Vardhan Agarwal / हर्ष वर्धन अग्रवाल
- (d) Rajesh sharma / राजेश शर्मा
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- Harsha Vardhan Agarwal, Emami Limited's Vice Chairman and Managing Director, has been chosen Ficci president for 2024-25.
- Agarwal now serves as FICCI's Senior Vice President.
- He will succeed Mahindra & Mahindra's Group CEO and Managing Director Anish Shah as president following Ficci's 97th Annual General Meeting on November 21.

About FICCI :

- Established : 1927
- HQ : New Delhi



Recent Appointment in different departments :

- Vilas Sopan Wadekar : Chairman & Managing Director, Mumbai Railway Vikas Corporation Limited (Schedule A), public sector undertaking (PSU) (Replace Subhash Chandra Gupta)
- Kemi Badenoch : First black woman to lead a major political party (Conservative Party) in the United Kingdom (UK) (Replaced Rishi Sunak)
- Kashyap Pramod Patel, popularly known as Kash Patel : Deputy director of the CIA
- Rakesh Gangwal, co-founder of IndiGo Airlines : Independent chair of Southwest Airlines' Board (Replaced Gary Kelly)
- S.G.K. Kishore : President of Airport Council International (ACI) Asia Pacific & Middle East (ACI APAC & MID) (Replaced Emmanuel Menanteau)
- Ashish Khanna : 3rd Director General of International Solar Alliance (ISA) (Replaced Ajay Mathur)
- Indian neuroscientist Shubha Tole : President-elect of the International Brain Research Organisation (Replaced Tracy Bale)
- Itaru Otani : Chairman of Yamaha Motor India Group
- Keshav Chandra : Chairman of the New Delhi Municipal Council (NDMC) (He Replaced Naresh Kumar)
- Dr. Jacqueline d'Arros Hughes : Secretary General of the World Agriculture Forum (WAF)
- Sheikh Naim Qassem : Secretary-general of Hezbollah, the Lebanese Shia paramilitary and political group (Replaced Hassan Nasrallah)
- Sri Lankan legal expert Sumathi Dharmawardena : Independent chair for International Cricket Council (ICC) Anti-Corruption Unit (ACU) (Replaced Sir Ronnie Flanagan)
- Rushan Abbas : Chairperson of World Uyghur Congress
- Turghunjan Alawudun, a German national : President of World Uyghur Congress
- Shashwat Sharma : MD & CEO Bharti Airtel
- Prabhakar Raghavan, an alumnus of the Indian Institute of Technology, Madras : Google's Chief Technologist





Ques : The 29th Conference of the Parties to the UN Framework Convention on Climate Change (COP29) kicks off in which country aiming to address escalating climate challenges?

जलवायु परिवर्तन पर संयुक्त राष्ट्र फ्रेमवर्क कन्वेंशन (COP29) के पक्षों का 29वां सम्मेलन किस देश में शुरू हुआ जिसका उद्देश्य बढ़ती जलवायु चुनौतियों से निपटना है?

- (a) Slovenia / स्लोवेनिया
- (b) USA / यूएसए
- (c) Azerbaijan / अज़रबैजान
- (d) China / चीन
- (e) Hungary / हंगरी

Answer : Option C

Explanation : •

- The 29th Conference of the Parties to the UN Framework Convention on Climate Change (COP29) kick off in the Azerbaijani capital Baku, aiming to address escalating climate challenges.
- A main focus of COP29 will be financing, as governments will need trillions of dollars to significantly decrease greenhouse gas emissions and protect lives and livelihoods from the growing effects of climate change.
- The United Nations Framework Convention on Climate Change (UNFCCC) is a multilateral treaty that was developed in 1992 in response to the IPCC's first assessment report.
- Its primary goal is to stabilize greenhouse gas concentrations in order to prevent dangerous human-caused interference with the climate system.
- Since its inception in 1994, the UNFCCC has served as the platform for global climate negotiations, resulting in major agreements such as the Kyoto Protocol in 1997 and the Paris Agreement in 2015.
- Today, 198 Parties convene annually to assess progress and develop solutions to the global challenge.





Recent News Headlines Related to Summits / conference

- International Solar Alliance hosts the third edition of the High-level Conference on New Technologies for Clean Energy Transition at New Delhi.
- The 352nd Governing Body meeting of the International Labour Organisation (ILO) was held in Geneva
- The fourth edition of the AIM-ICDK Water Innovation Challenge 4.0 was successfully completed at the 2024 Next Generation Digital Action (NGDA) in Copenhagen, Denmark, marking a significant milestone in the developing Indo-Danish Green Strategic Partnership.
- Nitin Gadkari, Union Minister for Road Transport and Highways, has inaugurated the 83rd session of the Indian Roads Congress in Raipur, Chhattisgarh
- The Indian Navy had its third bi-annual interaction, 'MAHASAGAR', with the heads of foreign navies.
- The 21st India-US Military Cooperation Group (MCG) conference took place at the Manekshaw Centre in New Delhi.

EXAM
Genius



Ques : Li Quanhai was re-elected as president of World Sailing for a new four-year term at the organization's Annual General Meeting. He is from which country?

ली क्वानहाई को संगठन की वार्षिक आम बैठक में चार साल के नए कार्यकाल के लिए वर्ल्ड सेलिंग के अध्यक्ष के रूप में फिर से चुना गया। वह किस देश से हैं?

- (a) New Zealand / न्यूजीलैंड
- (b) Ireland / आयरलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) China / चीन

Answer : Option E

Explanation : •

- Li Quanhai was re-elected as president of World Sailing for a new four-year term during the organization's Annual General Meeting, making him the sole Chinese president of an Olympic International Sports Federation.
- World Sailing, founded in Paris in 1907, is recognized by the International Olympic Committee as the world's governing body for sailing, with 137 national authority.
- The organization has leadership elections every four years, and Li took over as president in November 2020.

EXAM
Genius



Ques : Mohammad Nabi to Retire from ODI Cricket. He belongs to which country ?

मोहम्मद नबी वनडे क्रिकेट से संन्यास लेंगे। वह किस देश का है?

- (a) India / भारत
- (b) Somalia / सोमालिया
- (c) Afghanistan / अफगानिस्तान
- (d) Jordan / जॉर्डन
- (e) Venezuela / वेनेज़ुएला

Answer : Option C

Explanation : •

- Mohammad Nabi, Afghanistan's renowned all-rounder, will retire from one-day international cricket after the 2025 ICC Champions Trophy in Pakistan.
- In his ODI debut against Scotland in 2009, he scored a half-century and made a huge impact.
- In 165 ODIs, Nabi scored 3,549 runs at an average of 27.30 and took 171 wickets with his off-spin.

EXAM
Genius



Recently Retired Players :

- Wriddhiman Saha (India) : retired from all cricket formats
- Rani Rampal : Retirement from Hockey
- Wicketkeeper-Batter Matthew Wade : Retires from International Cricket
- Andres Iniesta (Spain) : Retirement from professional football
- Rafael Nadal (from Spain) : Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket
- Luis Suarez (Uruguay) : National football team
- Moeen Ali (England) : Retirement from international cricket
- Shannon Gabriel (West Indies) : Retirement from international cricket
- Dawid Malan (England) : Retirement from international cricket
- Shikhar Dhawan (India) : All forms of cricket
- Ilkay Gundogan (Germany) : International football
- Ashwini Ponnappa : Badminton
- Rohan Bopanna (India) : international tennis
- PR Sreejesh (India) : international hockey

EXAM
Genius



Ques : According to the World Intellectual Property Indicators Report 2024, what is the rank of India in the world in filing patents in 2023?

विश्व बौद्धिक संपदा संकेतक रिपोर्ट 2024 के अनुसार, 2023 में पेटेंट दाखिल करने में भारत का विश्व में कौन सा स्थान है?

- (a) 2nd
- (b) 3rd
- (c) 4th
- (d) 5th
- (e) 6th

Answer : option E

Explanation : •

- For the first time, India has been placed sixth in the world for global patent filings in 2023.
- According to the World Intellectual Property Organisation's (WIPO) annual World Intellectual Property Indicators Report 2024, global patent filing climbed by 15.7% in 2023, owing mostly to a significant increase in patent filing in India.
- In 2023, China filed the most patents (1.64 million), followed by the United States (518,364), Japan (414,413), South Korea (287,954), Germany (133,053), and India (64,480).
- According to the WIPO data, over 35 lakh patents were filed globally in 2023. There were 64,480 patents filed in India in 2023.
- The country's patent filing rate increased by 15.7% compared to 2022. Patent filings in India have increased by double digits for the fifth year in a row.
- For the first time, India was ranked among the top ten countries in the world for three types of intellectual property (IP) rights: patents, industrial design applications, and trademark applications.
- Patent and industrial design applications more than doubled from 2018 to 2023, while trademark applications grew by 60%.



Ques : The Indian Poultry Equipment Manufacturers Association (IPEMA) will organize a three-day poultry expo in which city from November 27?

भारतीय पोल्ट्री उपकरण निर्माता संघ (आईपीईएमए) 27 नवंबर से किस शहर में तीन दिवसीय पोल्ट्री एक्सपो का आयोजन करेगा?

- (a) Delhi / दिल्ली
- (b) Mumbai / मुंबई
- (c) Bangalore / बैंगलोर
- (d) Gujarat / गुजरात
- (e) Hydreabad / हैदराबाद

Answer : Option E

Explanation : •

- The Indian Poultry Equipment Manufacturers Association (IPEMA) will host a three-day poultry expo in Hyderabad beginning November 27.
- On November 26, there will be a technical seminar with the theme 'Unlocking Poultry Potential'.
- The expo will feature more than 400 exhibitors from around 50 countries. Over 40,000 poultry farmers and others from the ecosystem are anticipated to attend the 16th edition of the event.
- The Knowledge Day event on November 26th will include lectures on modern poultry farming, feed mill nutrition improvements, and animal health.
- The event is an excellent opportunity to learn from industry experts.



Ques : In November 2024, what is the name of the joint military exercise of the Indian Army, Navy, and Air Force being conducted along the Indian-China border in Eastern India?

नवंबर 2024 में पूर्वी भारत में भारतीय-चीन सीमा पर आयोजित होने वाले भारतीय सेना, नौसेना और वायु सेना के संयुक्त सैन्य अभ्यास का नाम क्या है?

- (a) Magan Shakti
- (b) Shriya Shakti
- (c) Avni Chakra
- (d) Approva
- (e) Poorvi Prahar

Answer : option E

Explanation : •

- The Indian Army, Indian Air Force, and Indian Navy will launch a command-level tri-service theatre exercise called 'Poorvi Prahar' along the India-China border.
- The Poorvi Prahar exercise will be place from November 10 to 18, 2024. The drill is significant in the Indian government's efforts to establish an integrated theatre command in India.
- The Poorvi Prahar exercise will take place in the eastern theatre, in the rugged terrain of India's border with China. It will take place from Assam's airfields in Dibrugarh, Jorhat, and Tezpur to the valleys and mountains of Arunachal Pradesh, which border India and China.
- In the military, theatre refers to a specific geographical location, whether on land, in the air, or at sea. These places have the potential to become conflict or war zones in the future.



Ques : World Public Transport Day is observed annually on which day?

विश्व सार्वजनिक परिवहन दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 8 November
- (b) 9 November
- (c) 10 November
- (d) 11 November
- (e) 12 November

Answer : option C

Explanation :

- World Public Transport Day, marked annually on November 10, encourages people to use public transportation and raises awareness about the substantial environmental and social benefits of sustainable transportation.
- This day, observed worldwide, emphasizes the importance of accessible, efficient, and environmentally friendly public transportation systems in decreasing pollution, alleviating traffic congestion, and improving quality of life.
- Theme 2024: Connecting Communities, Reducing Emissions.

EXAM
Genius



Important days :

- 24 October : United Nations Day (Theme 2024 Cultivating a Culture of Peace)
- 24 October : World Polio Day (Theme 2024 A Global Mission to Reach Every Child)
- 24 October : World Development Information Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 24 October : UN Disarmament Week
- 24 October : 63rd Indo-Tibetan Border Police (ITBP) Raising Day
- 24 October : International Day of Diplomats (Theme 2024 Honoring the Unsung Guardians of Global Peace)
- 27 October : Indian Army Infantry Day
- 28 October to 3 November : Vigilance Awareness Week (Theme 2024 Culture of Integrity for Nation's Prosperity)
- 28 October : International Animation Day
- 29 October : International Day of Care and Support (Theme 2024 Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older Persons Worldwide)
- 29 October : World Stroke Day (Theme 2024: #GreaterThanStroke.)
- 29 October : 9th Ayurveda Day (Theme 2024 Ayurveda Innovations for Global Health)
- 27 October : World Day for Audiovisual Heritage (Theme 2024 – Your window to the world)
- 30 October : World Thrift Day
- 31 October : National Unity Day
- 31 October : World Savings Day
- 31 October : World Cities Day (Theme 2024 Youth leading climate and local action for cities)
- 24th to 31st October : Global Media and Information Literacy Week (Theme 2024: The New Digital Frontiers of Information: "Media and Information Literacy for Public Interest Information")
- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)



IMPORTANT ONE – LINER Current Affairs

Penalty of Rs 59.20 lakh Imposed on South Indian Bank by RBI Due to non-compliance with directives on interest rate on deposits and customer service standards.

Shirley Ayorkor Botchwey, Foreign Minister of Ghana Appointed as Commonwealth Secretary-General(SG), Commonwealth Parliamentary Association (CPA). She Patricia Scotland (Dominica), who has held the position since 2016.

Arjun Erigaisi made a significant leap in the chess world by securing the world No. 2 spot in live ratings.

S. Gopalakrishnan Appointed as Chairman of the Staff Selection Commission (SSC). He Replaced Rakesh Ranjan.

Chief of Defence Staff General Anil Chauhan has inaugurated the 2nd edition of the annual Indian Military Heritage Festival in New Delhi.

United Arab Emirates (UAE) & Rajasthan government signed an agreement For an investment of Rs 3 lakh crore in the renewable energy sector in Rajasthan. The goal of this investment is to establish solar, wind, and hybrid projects with a combined capacity of 60 gigawatt (GW).

India's celebrated badminton star and Olympic medallist, PV Sindhu, laid the foundation stone for the PV Sindhu Centre for Badminton and Sports Excellence in Chinna Gadili village on the outskirts of Visakhapatnam.

State-run Government e-Marketplace (GeM) – one of the world's largest e-commerce platforms for public procurement – will now serve India's agriculture sector as it offers sale of around 8,000 varieties of seeds.

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

जमा पर ब्याज दर और ग्राहक सेवा मानकों के निर्देशों का पालन न करने के कारण RBI द्वारा साउथ इंडियन बैंक पर 59.20 लाख रुपये का जुर्माना लगाया गया।

घाना की विदेश मंत्री शर्ली अयोरकोर बोचवे को राष्ट्रमंडल संसदीय संघ (सीपीए) के राष्ट्रमंडल महासचिव (एसजी) के रूप में नियुक्त किया गया। वह पेट्रीसिया स्कॉटलैंड (डोमिनिका) हैं, जो 2016 से इस पद पर हैं।

अर्जुन एरिगैसी ने शतरंज की दुनिया में लाइव रेटिंग में विश्व नंबर 2 स्थान हासिल करके एक महत्वपूर्ण छलांग लगाई।

एस गोपालकृष्णन को कर्मचारी चयन आयोग (एसएससी) के अध्यक्ष के रूप में नियुक्त किया गया। उन्होंने राकेश रंजन का स्थान लिया।

चीफ ऑफ डिफेंस स्टाफ जनरल अनिल चौहान ने नई दिल्ली में वार्षिक भारतीय सैन्य विरासत महोत्सव के दूसरे संस्करण का उद्घाटन किया।

संयुक्त अरब अमीरात (यूएई) और राजस्थान सरकार ने राजस्थान में नवीकरणीय ऊर्जा क्षेत्र में 3 लाख करोड़ रुपये के निवेश के लिए एक समझौते पर हस्ताक्षर किए। इस निवेश का लक्ष्य 60 गीगावाट (जीडब्ल्यू) की संयुक्त क्षमता के साथ सौर, पवन और हाइब्रिड परियोजनाएं स्थापित करना है।

भारत की मशहूर बैडमिंटन स्टार और ओलंपिक पदक विजेता पीवी सिंधु ने विशाखापत्तनम के बाहरी इलाके चिन्ना गदिली गांव में बैडमिंटन और खेल उत्कृष्टता के लिए पीवी सिंधु केंद्र की आधारशिला रखी।

राज्य द्वारा संचालित सरकारी ई-मार्केटप्लेस (GeM) - सार्वजनिक खरीद के लिए दुनिया के सबसे बड़े ई-कॉमर्स प्लेटफार्मों में से एक - अब भारत के कृषि क्षेत्र को सेवा प्रदान करेगा क्योंकि यह लगभग 8,000 किस्मों के बीजों की बिक्री की पेशकश करता है।

EXAM
Genius



Ques : Who issue First Biodiversity and Nature Bond worth USD 100 million ?
100 मिलियन अमेरिकी डॉलर का पहला जैव विविधता और प्रकृति बांड कौन जारी करता है?

- (a) ADB
- (b) WHO
- (c) WTO
- (d) RBI
- (e) None of these

Answer : Option A

Explanation :

- The Asian Development Bank (ADB) has issued a USD 100 million bond to support biodiversity and wildlife conservation projects in Asia and the Pacific.
- The bond was declared during the 16th Conference of the Parties to the Convention on Biological Diversity (COP16) in Cali, Republic of Colombia.
- The 10-year bond was issued through ADB's Theme Bonds for Sustainable Development program, in partnership with its Environment group.
- Dai-ichi Life Insurance Company Limited purchased the bond, which was arranged by Credit Agricole (CIB), a French multinational banking organization.

About Asian Development Bank :

- Established : 19 December 1966
- HQ : Manila, Philippines
- Members : 69
- Chief Economist : Albert Park
- President : Masatsugu Asakawa



Ques : How much is the Consumer Price Index (CPI) based inflation in October ?
अक्टूबर में उपभोक्ता मूल्य सूचकांक (सीपीआई) आधारित मुद्रास्फीति कितनी है?

- (a) 5.94%
- (b) 6.24%
- (c) 7.2%
- (d) 6.82%
- (e) 6.21%

Answer : Option E

Explanation :

- In October, inflation based on the Consumer pricing Index (CPI) rose to a 14-month high of 6.21 percent, up from 5.49 percent in September. This indicates ongoing pricing pressures across industries.
- Inflation rates are greater in rural areas (6.68%) compared to urban areas (5.62%).
- The Reserve Bank of India (RBI) strives to maintain inflation between 2 and 6 percent, with a medium-term target of 4 percent.

Month-wise list of retail inflation :

- May : 4.75%
- June : 5.08%
- July : 3.54%
- August : 3.65%
- September : 5.49%



Ques : Who introduces venture investment initiative to back early-stage B2B startups ?
प्रारंभिक चरण के B2B स्टार्टअप को समर्थन देने के लिए उद्यम निवेश पहल की शुरुआत किसने की?

- (a) Mobikwik
- (b) Amazon Pay
- (c) PhonePe
- (d) Instamojo
- (e) Razorpay

Answer : Option E

Explanation :

- Razorpay's Venture Investment Program aims to promote the growth of B2B firms in their early stages.
- The initiative was created in conjunction with Peak XV Partners and Lightspeed.
- Over 50 B2B founders can apply for funding of up to \$1 million per firm.
- India is likely to create 10-15 new B2B unicorns in the next five years.

About Razorpay:

- Established : 2014
- HQ : Bangalore, Karnataka
- MD & CEO : Harshil Mathur



Ques : Who has introduced New Framework for Converting FPI Holdings to FDI ?

एफपीआई होल्डिंग्स को एफडीआई में परिवर्तित करने के लिए नई रूपरेखा किसने पेश की है?

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

Answer : Option B

Explanation : •

- The Reserve Bank of India (RBI) now allows Foreign Portfolio Investors (FPIs) to convert their assets into Foreign Direct Investment (FDI) if their equity stakes in Indian companies surpass 10%.
- Previously, FPIs with greater above 10% ownership in a company had to sell or reclassify the excess investment as FDI.
- Conversion must occur within 5 trading days of attaining the 10% criterion.

EXAM
Genius



Recent News Headlines Related to RBI

- significant move to strengthen the Know Your Customer (KYC) process, the Reserve Bank of India (RBI) introduced six amendments to its KYC Master Directions, effective November 6, 2024.
- The RBI has added 10-year Sovereign Green Bonds (SGrBs) to the list of government assets eligible for non-resident investment under the Fully Accessible Route (FAR)
- Reserve Bank of India (RBI) transferred an additional 102 tons of gold from the Bank of England to secure storage facilities in India.
- The Reserve Bank of India's Governor Shaktikanta Das has been named the top central banker with A+ rating by Global Finance magazine, based in the United States
- Ujjivan Small Finance Bank Limited (Ujjivan SFB) has gained approval from the Reserve Bank of India (RBI) to provide currency products and services.
- The Reserve Bank of India's (RBI) annual Census on Foreign Liabilities and Assets of Indian Direct Investment Entities for 2023-24 shows that the United States of America (USA) remains India's leading source of FDI.
- The Reserve Bank of India (RBI) has added 13 additional firms to its 'Alert List' of unauthorized forex trading platforms, now totaling 88.
- RBI has approved the merger of Tata Capital, an unlisted entity, with Tata Motors Finance (TMFL), paving the way for the formation of India's 12th largest non-banking finance company. Resulting in Tata Motors holding a 4.7 per cent stake in the merged entity.
- 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).



Ques : Public Sector Banks (PSBs) show strong performance in the First Half of FY 2024-25 with ___ percent year on year growth.

सार्वजनिक क्षेत्र के बैंकों (पीएसबी) ने वित्त वर्ष 2024-25 की पहली छमाही में ___ प्रतिशत वर्ष दर वर्ष वृद्धि के साथ मजबूत प्रदर्शन दिखाया।

- (a) 9%
- (b) 10%
- (c) 11%
- (d) 12%
- (e) 13%

Answer : Option C

Explanation : •

- The Union Finance Ministry said that the aggregate activity of public sector banks (PSBs) increased by 11% in the first half of the fiscal year 2024-25 (H1FY25) to Rs 236 trillion.
- In the first half of FY25, operating profit increased by 14.4% year on year to Rs 1.5 trillion, while net profit increased by 25.6% to Rs 85,520 crore.
- According to the ministry, PSBs' global credit and deposit portfolios increased by 12.9% and 9.5% year on year, reaching Rs 102.29 trillion and Rs 133.75 trillion, respectively.
- As of September 2024, the gross and net NPA percentages were 3.12% and 0.63% respectively. Gross and net NPA decreased by 108 and 34 basis points, respectively, year on year.



Ques : Who has confirmed that SBI, HDFC Bank, and ICICI Bank will continue to be classified as Domestic Systemically Important Banks (D-SIBs) ?

किसने पुष्टि की है कि एसबीआई, एचडीएफसी बैंक और आईसीआईसीआई बैंक को घरेलू प्रणालीगत रूप से महत्वपूर्ण बैंकों (डी-एसआईबी) के रूप में वर्गीकृत किया जाएगा?

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

Answer : Option B

Explanation : •

- The Reserve Bank of India (RBI) has confirmed that State Bank of India (SBI), HDFC Bank, and ICICI Bank will be classed as Domestic Systemically Important Banks (D-SIBs). SBI and HDFC Bank will face increased capital requirements beginning April 2025.
- The RBI's D-SIB framework, introduced in 2014 and updated in 2023, identifies banks as too big to fail due to their size, complexity, and interconnectedness with the financial system.
- SBI, ICICI, and HDFC Bank are still classified as D-SIBs, as determined by the RBI in 2015, 2016, and 2017, respectively.
- SBI will increase its Common Equity Tier 1 (CET1) requirement to 0.80% of risk-weighted assets (RWAs) from 0.60% in 2025. Similarly, HDFC Bank's CET1 will rise to 0.40% from 0.20%.



Ques : Who directs qualified stock brokers to implement UPI payment mechanism ?

योग्य स्टॉक ब्रोकरों को UPI भुगतान तंत्र लागू करने का निर्देश कौन देता है?

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

Answer : Option D

Explanation : •

- The Securities and Exchange Board of India (SEBI) requires qualified stock brokers (QSBs) to provide clients with either a UPI-based block system for trading or a three-in-one trading account.
- The new mandate goes into effect on February 1, 2025.
- QSBs are larger brokers whose number of clients and volumes make them systemically important.
- The UPI-based block system, which has been optional since January 2024, allows investors to block funds in their bank accounts for trading, increasing protection by preventing cash from being transmitted straight to brokers.
- The three-in-one account combines trading, demat, and bank accounts, allowing for the freezing of cash for buy orders and securities for sale orders. Some brokers currently provide this service.
- SEBI believes that the block method in the secondary market will benefit investors by Rs 2,800 crore.



Ques : Which Asset Management Company turns Rs 10 lakh into Rs 7.5 cr in 22 yrs ?

कौन सी एसेट मैनेजमेंट कंपनी 22 साल में 10 लाख रुपये को 7.5 करोड़ रुपये में बदल देती है?

- (a) Nippon India Mutual Fund / निप्पोन इंडिया म्यूचुअल फंड
- (b) ICICI Mutual Fund / आईसीआईसीआई म्यूचुअल फंड
- (c) HDFC Mutual Fund / एचडीएफसी म्यूचुअल फंड
- (d) Aditya Birla Sun AMC / आदित्य बिड़ला सन एएमसी
- (e) Kotak Mahindra Mutual Fund / कोटक महिंद्रा म्यूचुअल फंड

Answer : Option B

Explanation : •

- ICICI Prudential Multi-Asset Fund, India's largest and most successful multi-asset allocation fund, celebrates 22 years of strong performance.
- The fund had a closing Asset Under Management (AUM) of Rs 50,495.58 crores as of September 30, 2024. An original lump sum investment of Rs 10 lakh at its launch would have risen to over Rs 7.26 crore by September 30, 2024.
- The fund now dominates the multi-asset allocation category with 48.29%.

About ICICI Prudential Mutual Fund :

- Established : 1993
- HQ : Mumbai
- MD & CEO : Mr. Nimesh Shah



Ques : Who has launched an auto top-up feature and increased transaction limits for UPI Lite ?

किसने UPI लाइट के लिए ऑटो टॉप-अप सुविधा और बढ़ी हुई लेनदेन सीमा लॉन्च की है?

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

Answer : Option E

Explanation : •

- The National Payments Corporation of India (NPCI) has introduced an auto-top-up function and raised transaction limits for UPI Lite, beginning November 1, 2024.
- Transaction Limit Update: The transaction limit for UPI Lite has been increased from Rs 500 to Rs 1,000 without providing a PIN.
- The maximum wallet balance for UPI Lite has been raised from Rs 2,000 to Rs 5,000. However, the daily transaction limit remains Rs 4,000.
- The auto top-up feature automatically replenishes a user's UPI Lite account when the balance goes below a certain threshold.



Ques : _ partners with Affirm to introduce flexible payment card in the US.
_____ ने अमेरिका में लचीला भुगतान कार्ड पेश करने के लिए एफ़र्म के साथ साझेदारी की

- (a) Phonepe
- (b) Paytm
- (c) Visa
- (d) BharatPe
- (e) None of these

Answer : Option C

Explanation : •

- Visa has teamed with fintech company Affirm to launch a single card in the United States that accepts both debit transactions and "Buy Now, Pay Later" (BNPL) purchases, meeting the need for flexible payment choices.
- Visa is also debuting this service in the UAE alongside Liv Bank, with ambitions to spread to Europe in the following months.
- According to a Visa survey, 51% of cardholders want access to numerous accounts and funding sources using a single credential, indicating a growing need for payment flexibility.
- Visa's "Flexible Credential" feature, which enables multi-functionality, is already available in six Asian markets: Hong Kong, Japan, the Philippines, Singapore, Thailand, and Vietnam, with plans to expand in the coming year.

About Visa Inc :

- Founded : September 18, 1958
- Headquarters : San Francisco, California, United States
- CEO : Ryan McInerney

About Affirm Holdings, Inc :

- Founded : 2012
- Headquarters : San Francisco, CA, United States
- Chairman & CEO : Max Levchin



Recently signed banking agreements

- The International Finance Corporation (IFC) will combine with Bajaj Finance to spend \$400 million of the \$1 billion fundraising effort to help expand the latter's EV fleet, energy-efficient consumer goods (EECG), and women's empowerment
- Cashfree Payments has worked with Indian firms such as Swiggy and Nykaa to allow international clients to make payments in India.
- State Bank of India (SBI) has established the 'SBI Innovation Hub' in collaboration with APIX, a global collaborative innovation platform for financial institutions and FinTechs.
- The Insolvency and Bankruptcy Board of India (IBBI) has announced a collaboration with the Indian Banks' Association (IBA) to facilitate asset auctions on the eBKray platform
- Punjab & Sind Bank (PSB), a public sector bank, has partnered with National e-Governance Services Ltd to create an e-Bank Guarantee (e-BG) program
- Tata Power Renewable Energy Ltd has teamed with IndusInd Bank to provide solar financing solutions for Micro and Small Enterprises (MSEs).
- Solex Energy has teamed with State Bank of India (SBI) to provide solar financing alternatives to commercial, industrial, and institutional customers.
- The Indian Institute of Management (IIM) Shillong and the Small Industries Development Bank of India (SIDBI) have joined to promote entrepreneurship in India's Northeast.
- India Exim Finserve IFSC Private Limited, a subsidiary of Export-Import Bank of India, has partnered with Singapore-based VoloFin Services Private Limited to offer comprehensive receivable finance solutions to Indian exporters.
- PhonePe has teamed up with Bajaj Allianz General Insurance to provide an affordable firecracker-related injury insurance policy for Diwali.
- NBBL has worked with the Pension Fund Regulatory and Development Authority (PFRDA) to add the National Pension System (NPS) as a biller category to the Bharat Connect platform (formerly known as Bharat Bill Payment System).





Ques : India and Australia Launch Joint Military Drill Austrahind in which state ?
भारत और ऑस्ट्रेलिया ने किस राज्य में संयुक्त सैन्य अभ्यास ऑस्ट्राहिंद लॉन्च किया?

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

Answer : Option D

Explanation : •

- Exercise AUSTRAHIND 3rd Edition Held at Foreign Training Node, Pune, Maharashtra between India & Australia (Army).
- India participant : 140 personnel from the Indian Army's Dogra Regiment and 14 personnel from the Indian Air Force
- Australia participant : 120 personnel of its 13th Light Horse Regiment of the 10th Brigade of the 2nd Division of the Australian Army
- Last year edition held at Australia. 1st edition held in 2022



Ques : Which country selected as the “Country of Focus” for the International Film Festival of India (IFFI 2024) ?

भारत के अंतर्राष्ट्रीय फिल्म महोत्सव (IFFI 2024) के लिए किस देश को "फोकस का देश" चुना गया?

- (a) New Zealand / न्यूजीलैंड
- (b) Ireland / आयरलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- The MIB has designated Australia as the "Country of Focus" for the 55th edition of the International Film Festival of India (IFFI 2024), which will be held in Panaji, Goa.
- This accolade honors the achievements of Australian cinema to the worldwide film industry.
- The IFFI 2024 will feature 7 Australian films spanning many genres, including dramas, documentaries, thrillers, and comedy.



Ques : Mount Lewotobi Laki-laki erupted recently, is in which country ?

माउंट लेवोटोबी लाकी-लाकी में हाल ही में विस्फोट हुआ, यह किस देश में है?

- (a) Indonesia / इंडोनेशिया
- (b) Sweden / स्वीडन
- (c) Bhutan / भूटान
- (d) Mauritius / मॉरीशस
- (e) Dubai / दुबई

Answer : Option A

Explanation : •

- Mount Lewotobi Laki-laki in eastern Indonesia erupted, resulting in a large ash column over 6,500 meters high. Authorities increased warnings and evacuation operations.
- Since November 3, the 1,584-meter volcano on Flores Island has increased its volcanic activity, resulting in fatalities and significant damage.
- Indonesia, located on the Pacific Ring of Fire, is prone to volcanic eruptions, and Lewotobi's recent eruption highlights the region's instability.



Ques : Which ministry approved Rs. 725.62 Crore for Fire Services Expansion ?

किस मंत्रालय ने रु. अग्निशमन सेवा विस्तार के लिए 725.62 करोड़?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Finance / केंद्रीय वित्त मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Commerce and Industry / केंद्रीय वाणिज्य एवं उद्योग मंत्रालय

Answer : Option A

Explanation : •

- Union Home Minister Amit Shah has authorized three projects costing Rs. 725.62 crore to improve disaster resilience, including the "Expansion and Modernization of Fire Services in the States."
- The initiatives to improve fire safety infrastructure will help Chhattisgarh (Rs. 147.76 crore), Odisha (Rs. 201.10 crore), and West Bengal (Rs. 376.76 crore).
- The NDRF, established by the central government, has earmarked Rs. 5000 crore to modernize and expand fire services in Indian states.
- Previously, 15 states' applications were approved for Rs. 2542.12 crore.



News Headlines Related to Ministry :

- Pralhad Joshi, Union Minister of Consumer Affairs, Food and Public Distribution, and New and Renewable Energy, has flagged off mobile vans from NCCF, NAFED, and Kendriya Bhandar to kick off Phase II of the retail sale of Bharat Atta and Bharat Rice
- The Union Ministry of Social Justice and Empowerment started the 'Shilp Samagam Mela 2024' in Dilli Haat, New Delhi.
- Union Minister Nitin Gadkari, Ministry of Road Transport & Highways (MoRTH) unveiled a Rs 100 commemorative coin to mark the Birth Centenary of HH Mataji Nirmala Devi Ji at the National Museum in New Delhi.
- The 21st Livestock Census, announced by Union Minister Rajiv Ranjan Singh, would cost Rs.200 crore and take place until February of next year
- Union Minister for Communications Jyotiraditya Scindia has introduced the "International Incoming Spoofed Calls Prevention System" of the Department of Telecommunications, which can detect and reject spam international calls with Indian numbers as the caller ID.
- The eShram One Stop Solution was launched in New Delhi by the Union Ministers of Labour, Employment, and Youth Affairs & Sports.
- Dr. Jitendra Singh, Union Minister of State for Science and Technology, unveiled Pavana Chitra, India's first self-operated interior air quality monitoring facility, at Thiruvananthapuram International Airport.
- Nitin Gadkari, Union Minister of Road Transport and Highways, announced the 'Humsafar Policy' in New Delhi to improve the convenience of travel on National Highways.
- The Union Ministry of Ports, Shipping and Waterways is developing the National Maritime Heritage Complex at Lothal in collaboration with the Gujarat state government under its Sagarmala scheme.
- The Union Environment Ministry has updated the Ecomark Rules, 2024 to label eco-friendly items.





Ques : Meluri officially Declared as 17th District of which state ?
मेलुरी को आधिकारिक तौर पर किस राज्य का 17वां जिला घोषित किया गया?

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

Answer : Option C

Explanation : •

- Meluri became the 17th district of Nagaland with a notification from Governor La. Ganesan.
- Meluri is now an independent district after transitioning from a sub-division of Phek
- Meluri, predominantly populated by the Pochury Naga tribe, is near the Myanmar border.

About Nagaland :

- Capital : Kohima
- CM : Neiphiu Rio
- Governor : La. Ganesan



Ques : Igas Bagwal Celebrated in which state ?

इगास बग्वाल किस राज्य में मनाया जाता है?

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

Answer : Option E

Explanation : •

- Uttarakhand celebrates Igas Bagwal, a unique event that reflects the state's rich culture and traditions.
- This holiday, also known as Budhi Diwali or Harbodhni Ekadashi, is observed in hilly regions with reverence and enthusiasm 11 days following Diwali.
- Igas Bagwal, celebrated on Kartik Shukla Ekadashi, is highly significant in the Garhwal region.



Recent News Headlines Related to Festivals & Fairs :

- Bali Padyami festival (Bali Pratipada) : Karnataka
- Ningol Chakkouba : Meitei community in Manipur
- 20th Divya Kala Mela : goal is to help Divyang craftsmen market and promote their products
- 8th Bhartiya Kala Mahotsav : President Droupadi Murmu has inaugurated in Secunderabad, Telangana. focuses on the North-Eastern states.
- Jivitputrika or Jitiya Vrat : Hindu festival celebrated by mothers in northern and eastern India, including Bihar, Uttar Pradesh, Jharkhand, and Nepal.
- 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

EXAM
Genius



Ques : Booker Prize established in which year ?

बुकर पुरस्कार की स्थापना किस वर्ष हुई?

- (a) 1954
- (b) 1958
- (c) 1964
- (d) 1968
- (e) 1974

Answer : Option D

Explanation : •

- Samantha Harvey's space-themed book 'Orbital' won the Booker Prize in 2024.
- Samantha Harvey, a British author, was awarded the coveted Booker Prize 2024 for her space-themed novel Orbital.
- Samantha Harvey is the first female author to win the Booker Prize since 2019.
- The Booker Prize 2024 winner was announced on November 12, 2024, during a ceremony in London, England. Samantha Harvey received the Booker Prize trophy and £50,000 prize money during the occasion.
- Arundhati Roy became the first Indian to receive the prestigious Booker Prize. She was awarded the Booker Prize in 1997 for her first novel, The God of Small Things.

About Booker Prize :

- Established in 1968, the Booker Prize is widely regarded as one of the most distinguished literary awards in English literature.
- Since 1969, every year, a novel published in the United Kingdom or Republic of Ireland is considered for the prize.



Recent News Headlines Related to Awards & Winners :

- 3rd Rohini Nayyar Prize for 2024 : Anil Pradhan For his work in STEM education for underserved communities
- FIH Male goalkeeper of the Year Award 2024 : PR Sreejesh
- FIH Male Player of the Year Award 2024 : Harmanpreet Singh
- Confederation of Indian Industry (CII) Sports Business Awards 2024 'Best Sports League of the Year' award : Pro Kabaddi League (PKL)
- Generational Legacy Award for Outstanding Contribution to the Indian Economy : Wagh Bakri Tea Group
- "Self-Certification" status : BEML Limited Given by Department of Defence Production (DDP) of the Government of India
- Best Companies for Women in India' (BCWI) 2024 : DBS Bank India
- ANR Award : Telugu film star Chiranjeevi
- AFC President's Recognition Award for Grassroots Football (Silver) : All India Football Federation (AIFF) Received by AIFF President Kalyan Chaubey
- AFC President's Recognition Award for Grassroots Football (Gold) : Football Australia
- Word of the Year for 2024 : brat by Collins Dictionary
- National Kishore Kumar Award 2023 : Renowned filmmaker Rajkumar Hirani
- 50th American Film Institute (AFI) Life Achievement Award : Oscar-winning filmmaker Francis Ford Coppola

EXAM
Genius



Ques : Tata Power Invests _ in Renewable Energy for Noida International Airport.

टाटा पावर ने नोएडा अंतर्राष्ट्रीय हवाई अड्डे के लिए नवीकरणीय ऊर्जा में ____ का निवेश किया

- (a) Rs 250 Crore
- (b) Rs 350 Crore
- (c) Rs 450 Crore
- (d) Rs 550 Crore
- (e) Rs 650 Crore

Answer : Option D

Explanation : •

- Tata Power and Noida International Airport (NIA) have invested Rs 550 crore in solar and wind power capacity expansion.
- The agreement will create a 13 MW solar power facility and 10.8 MW wind energy to fuel NIA's operations and contribute to the airport's long-term sustainability.
- The airport's initial capacity of 12 million passengers is expected to increase to 70 million yearly across four phases.



Ques : Integrated Manufacturing Cluster to set up in which state ?

एकीकृत विनिर्माण क्लस्टर किस राज्य में स्थापित किया जाएगा?

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

Answer : Option D

Explanation : •

- An Integrated Manufacturing Cluster will be built in Gaya as part of the Amritsar-Kolkata Industrial Corridor project by the National Industrial Corridor Development Corporation, boosting industrial and economic development prospects in Bihar.
- The Bihar Government and Bihar Industrial Development Authority inked a deal with the National Industrial Corridor Development Corporation (NICDC) on November 12, 2024.
- The Integrated Manufacturing Cluster in Gaya aims to enhance Bihar's economy, create jobs, and establish the state as a manufacturing hub in eastern India.
- The Integrated Manufacturing Cluster is located near the Gaya International Airport.
- It will be spread over 1670 acres of land and will be developed at a cost of Rs 1339 crore



Ques : Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) passed in which year ?

महात्मा गांधी राष्ट्रीय ग्रामीण रोजगार गारंटी अधिनियम (मनरेगा) किस वर्ष पारित हुआ ?

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

Answer : Option B

Explanation : •

- The Ministry of Rural Development (MoRD) reports a growth in rural employment under the Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA) over the past decade.
- From 2006-07 to FY14, 1,660 crore person-days were generated. Between FY15 and FY25, total person-days grew dramatically to 2,923 crore.
- This is a 76.1% increase in person-days generated between the two eras.
- The budget allocation for MGNREGA has increased to Rs 86,000 crore for FY 2024-25, up from Rs 33,000 crore in FY2013-14.
- The minimum average notified wage rate increased by 7% in fiscal year 25.



Ques : Which country Cancels SDS Visa Program Ended for India and 13 Other Countries ?
किस देश ने भारत और 13 अन्य देशों के लिए समाप्त एसडीएस वीज़ा कार्यक्रम रद्द कर दिया?

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

Answer : Option E

Explanation : •

- The Canadian government has terminated the Student Direct Stream (SDS) program, which was popular among Indian students for faster study visa processing.
- Students from India and 13 other countries will now have to apply through the standard study permit system instead of the SDS, which previously provided speedier application processing.
- Launched in 2018, the Student Direct Stream (SDS) initiative expedites processing for qualifying post-secondary students.
- In 2023, 60% of India's 4 lakh students seeking to study in Canada applied through the SDS program, according to official estimates.

About Canada :

- Capital : Ottawa
- Currency : Canadian Dollar
- PM : Justin Trudeau



Ques : Which Departement launched Operation Dronagiri ?

ऑपरेशन द्रोणागिरी किस विभाग ने शुरू किया था?

- (a) Department of Science and Technology / विज्ञान और प्रौद्योगिकी विभाग
- (b) Department of Biotechnology / जैव प्रौद्योगिकी विभाग
- (c) Department for Promotion of Industry and Internal Trade / उद्योग और आंतरिक व्यापार संवर्धन विभाग
- (d) Department of Pension and Pensioners' Welfare / पेंशन और पेंशनभोगी कल्याण विभाग
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation : •

- The Department of Science and Technology inaugurated Operation Dronagiri at the Foundation for Innovation and Technology Transfer (FITT), Indian Institute of Technology Delhi in New Delhi.
- This pilot project under National Geospatial Policy 2022 aims to showcase how geospatial technologies can enhance citizens' quality of life and ease of doing business.
- This is part of DST's efforts to liberalize geospatial data, develop infrastructure, skills, and expertise, and establish standards for policy implementation.
- The initial phase of Operation Dranagiri will cover Uttar Pradesh, Haryana, Assam, Andhra Pradesh, and Maharashtra.
- IIT Tirupati Navavishkar I-Hub Foundation (IITTNiF) will oversee the activities.
- The Geospatial Innovation Accelerators (GIAs) at IIT Kanpur, IIT Bombay, IIM Calcutta, and IIT Ropar will serve as the operational arm of Operation Dronagiri.
- The Geospatial Innovation Cell, Department of Science and Technology will oversee the full implementation process.



Recent News Headlines Related to Operations :

- Operation Sadbhavana : to provide humanitarian assistance to the countries affected by Typhoon Yagi, which include Myanmar, Laos, and Vietnam
- Operation Nanhe Farishtey : launched by Railway Protection Force (RPF) to take care of the children who were perceived as at risk within the railway station premises.
- Operation Maryada : for the smooth conduct of Kedarnath Dham Yatra 2024 in Rudraprayag, Uttarakhand
- Operation Sadbhavana : launched by Indian Army Trishakti Corps to provided essential aid and healthcare to North Sikkim's Naga and Rangrang villages post-GLOF.
- Operation Sankalp - launched in the Persian Gulf and Gulf of Oman with the aim of ensuring the security of Indian ships.
- Operation Kamdhenu : Jammu and Kashmir police launched to curb cattle smuggling.
- Operation Ajay – To evacuate Indians from Israel
- Operation Broader Sword : India and the USA, jointly conducted to stop the illegal shipment of drugs through the International Mail System.
- Operation Kaveri – To evacuate Indians from Sudan
- Operation Iron Sword : Israel has named the ongoing fight against Hamas as Operation Iron Sword. Hamas is a Palestinian militant group that controls some areas of the Gaza Strip.
- Operation Karuna – To help Myanmar affected by cyclone Mocha
- Operation Dost – Help to earthquake affected Turkey
- Operation Ganga – To bring back Indians from Ukraine



IMPORTANT ONE – LINER Current Affairs

Federal Bank raised Rs.1,500 crore through its first 10-year infrastructure bonds, issued on a private placement basis. The bonds carry a coupon rate of 7.76%.

Bengaluru marked a milestone with the inauguration of its first digital population clock at the Institute for Social and Economic Change (ISEC). The project was jointly taken up by ISEC, and the Union Ministry of Health and Family Welfare (MoHFW).

The music world has lost a legendary artist and scholar in Mridangam, Varadarao Kamalakara Rao, who passed away at the age of 88 in Rajahmundry

Alexander Zverev, a German tennis star from Hamburg, won his second Masters 1000 championship in 2024 by defeating France's Ugo Humbert 6-2, 6-2 in the Paris Masters final.

MOSart Labs and IIT Bhubaneswar collaborated To launch a Professional Diploma Program in Semiconductor Technology and Chip Design

Meeting of the Conference of the Parties to the Convention on Biological Diversity (CBD COP 16) 16th Edition Held at Cali, Colombia. Theme is Peace with Nature.

The Ministry of Defence (MoD), led by Union Minister Rajnath Singh, has launched two initiatives to support indigenous defense technologies: the 3rd edition of the Acing Development of Innovative Technologies (ADITI 3.0) challenge and the 13th Defence India Start-up Challenge (DISC 13).

Bollywood star Pankaj Tripathi has recently been appointed the brand ambassador of Madhya Pradesh Tourism Department.

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

फेडरल बैंक ने निजी प्लेसमेंट के आधार पर जारी किए गए अपने पहले 10-वर्षीय बुनियादी ढांचा बांड के माध्यम से 1,500 करोड़ रुपये जुटाए। बांड पर 7.76% की कूपन दर होती है।

बेंगलुरु ने इंस्टीट्यूट फॉर सोशल एंड इकोनॉमिक चेंज (आईएसईसी) में अपनी पहली डिजिटल जनसंख्या घड़ी के उद्घाटन के साथ एक मील का पत्थर चिह्नित किया। यह परियोजना ISEC और केंद्रीय स्वास्थ्य और परिवार कल्याण मंत्रालय (MoHFW) द्वारा संयुक्त रूप से शुरू की गई थी।

संगीत जगत ने मृदंगम के एक प्रसिद्ध कलाकार और विद्वान वरदराओ कमलाकर राव को खो दिया है, जिनका 88 वर्ष की आयु में राजमुंदरी में निधन हो गया।

हैम्बर्ग के जर्मन टेनिस स्टार अलेक्जेंडर ज्वेरेव ने पेरिस मास्टर्स फाइनल में फ्रांस के उगो हम्बर्ट को 6-2, 6-2 से हराकर 2024 में अपनी दूसरी मास्टर्स 1000 चैंपियनशिप जीती।

एमओएसआर्ट लैब्स और आईआईटी भुवनेश्वर ने सेमीकंडक्टर टेक्नोलॉजी और चिप डिजाइन में एक व्यावसायिक डिप्लोमा कार्यक्रम शुरू करने के लिए सहयोग किया।

जैविक विविधता पर कन्वेंशन (सीबीडी सीओपी 16) के 16वें संस्करण के लिए पार्टियों के सम्मेलन की बैठक कैली, कोलंबिया में आयोजित की गई। थीम है प्रकृति के साथ शांति।

केंद्रीय मंत्री राजनाथ सिंह के नेतृत्व में रक्षा मंत्रालय (एमओडी) ने स्वदेशी रक्षा प्रौद्योगिकियों का समर्थन करने के लिए दो पहल शुरू की हैं: एसिंग डेवलपमेंट ऑफ इनोवेटिव टेक्नोलॉजीज (एडीआईटीआई 3.0) चैलेंज का तीसरा संस्करण और 13वां डिफेंस इंडिया स्टार्ट-अप चैलेंज (डिस्क 13)।

बॉलीवुड स्टार पंकज त्रिपाठी को हाल ही में मध्य प्रदेश पर्यटन विभाग का ब्रांड एंबेसडर नियुक्त किया गया है।

EXAM
Genius



Ques : Who Exempts infrastructure investment trusts, real estate investment trusts from Allotment Rules in Employee Benefit Schemes ?

कर्मचारी लाभ योजनाओं में आवंटन नियमों से बुनियादी ढांचा निवेश ट्रस्टों, रियल एस्टेट निवेश ट्रस्टों को छूट कौन देता है?

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

Answer : Option D

Explanation :

- SEBI, the market regulator, has exempted infrastructure investment trusts (InvITs) and real estate investment trusts (REITs) from specific lock-in and allotment restrictions when issuing units to an employee benefit trust under unit-based employee benefit (UBEB) schemes.
- This will make it easy to acquire and distribute units to employees.
- The exemption is part of SEBI's efforts to improve ease of doing business by making it easier to acquire and distribute units to employees under UBEB schemes.
- REITs enable investors to engage in commercial real estate assets while providing a regulated means of accessing income-generating real estate.
- InvITs provide investment options in a portfolio of infrastructure assets, allowing for investment in infrastructure projects such as roads, power transmission lines, and other critical assets.



Recent News Headlines Related to SEBI

- The Securities and Exchange Board of India (SEBI) requires qualified stock brokers (QSBs) to provide clients with either a UPI-based block system for trading or a three-in-one trading account.
- SEBI seeks to widen the definition of Unpublished Price Sensitive Information (UPSI) to include restructuring plans, anticipated fundraising activities, one-time bank payments, and other significant business actions.
- SEBI has suggested new restrictions, including a Rs 1 crore minimum investment requirement for participants in securitization activities.
- SEBI strives to enhance the deployment of funds obtained by asset management firms (AMCs) during New Fund Offers (NFOs), ensuring timely investment and protecting investor interests.
- SEBI levied a Rs.16 lakh penalty on Edelweiss Asset Management Ltd, CEO Radhika Gupta, and fund manager Trideep Bhattacharya for violating mutual fund regulations.
- SEBI extended the deadline to implement direct payout of securities to the Demat account from October 14 to November 11, 2024, to ensure a hassle-free implementation.
- SEBI has changed the nomination rules between Mutual Funds (MF) and Demat Accounts allowing the holders of both instruments to include up to 10 nominees.
- SEBI is considering permitting mutual funds (MFs) to start a new type of actively managed commodity fund that invests solely in exchange-traded commodity derivatives (ETCDs).
- SEBI approved a new asset class, allowing high-net-worth investors to invest in riskier regulated products. The new asset class is to have a minimum investment amount of Rs 10 lakh.
- SEBI has imposed a penalty of Rs 12 lakh on NSE Data And Analytics Ltd for its failure to segregate IT infrastructures and manpower between itself and its parent firm National Stock Exchange (NSE).



Ques : Karnataka Bank has launched 'KBL Peak', an education loan with financing of up to ____

कर्नाटक बैंक ने ____ तक के वित्तपोषण वाला एक शिक्षा ऋण 'केबीएल पीक' लॉन्च किया है

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

Answer : Option B

Explanation :

- Karnataka Bank Limited has launched two financial products: 'KBL Peak', an education loan with financing up to Rs.2 crore and full coverage, and 'KBL Genius', a student savings account with free cyber protection.
- KBL Genius : A student savings account designed to assist students manage their funds properly. Variants include KBL Genius Signature and KBL Genius Advantage.
- KBL Peak: Education loans are designed to help students pursue higher education in India and abroad. Loan limit is Up to Rs.2 crore.

About Karnataka Bank :

- Founded : 18 February 1924
- Headquarters : Mangalore, Karnataka, India
- MD & CEO : Srikrishnan Hari Hara Sarma



Recent Facilities Launched in Banking & Insurance Sector :

- The Asian Development Bank (ADB) has issued a USD 100 million bond to support biodiversity and wildlife conservation projects in Asia and the Pacific.
- Razorpay's Venture Investment Program aims to promote the growth of B2B firms in their early stages.
- The National Payments Corporation of India (NPCI) has introduced an auto-top-up function and raised transaction limits for UPI Lite from Rs 500 to Rs 1,000, beginning November 1, 2024
- GenWise has included UPI payments to its app for senior folks. This is the industry's first release of UPI for elders, with a simple user interface, improved security, and cyber fraud prevention.
- Indian Overseas Bank (IOB) has launched an online Re-KYC solution to streamline the Know Your Customer (KYC) update procedure for its clients.
- One97 Communications Limited (OCL), which owns Paytm, India's top digital payments and financial services provider, has added a new feature that allows users to download UPI statements directly from the app.
- IDFC FIRST Bank and Swift have launched a pioneering real-time tracking solution for international money transactions
- HDFC Securities Limited, a subsidiary of HDFC Bank, has launched 'HDFC Tru', a wealth advisory platform
- Jio Financial Services has offered SmartGold as a feature in the JioFinance app. It allows clients to purchase digital gold. Users can invest in gold starting at Rs 10, making it an affordable option for many.
- CSB Bank, a renowned private sector bank, has developed SME Turbo Loan, a new loan product designed to provide small and medium-sized businesses (SMEs) with quick and smooth credit access.
- MobiKwik Fixed Deposits allows consumers to begin saving with as little as Rs 1,000 and earn up to 9.5% annual returns without creating a new bank account.
- Hyundai Motor India Ltd. (HMIL) has launched India's largest IPO of Rs.27,870 crore. The IPO offers 14.2 crore equity shares by the promoter and does not entail any new share issuance.



Ques : What is Wholesale Price Index (WPI) of October month ?

अक्टूबर माह का थोक मूल्य सूचकांक (WPI) क्या है?

- (a) 2.36%
- (b) 1.36%
- (c) 2.40%
- (d) 3.36%
- (e) 3.50%

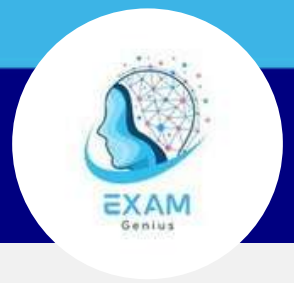
Answer : Option A

Explanation : •

- India's WPI-based inflation reached a 4-month high of 2.36% in October, up from 1.84% in September.
- Wholesale food inflation increased to 13.54% in October, from 11.53% in September.

Monthly WPI-based Retail inflation :

- May : 2.6%
- June : 3.36%
- July : 2.04%
- August : 1.31%
- September : 1.84%



Ques : Who Advocates Relaxation of Angel Fund Regulations to Support Startup Financing ?

स्टार्टअप फाइनेंसिंग का समर्थन करने के लिए एंजेल फंड विनियमों में छूट की वकालत कौन करता है?

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

Answer : Option D

Explanation : •

- The Securities and Exchange Board of India (Sebi) may soon expand angel funds' investor base to include Hindu undivided families (HUFs), family trusts, and single proprietorships.
- SEBI suggests abolishing the minimum investment restriction of Rs 25 lakh for angel investors, lowering obstacles to startup financing.
- SEBI considers raising the investment threshold for a single startup from Rs 10 crore to Rs 25 crore.
- The minimum investment limit may decrease from Rs 25 lakh to Rs 10 lakh.



Ques : Who Issues Directive on Deployment of Note Sorting Machines (NSMs) by Banks in India ?

भारत में बैंकों द्वारा नोट सॉर्टिंग मशीनों (एनएसएम) की तैनाती पर निर्देश कौन जारी करता है?

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

Answer : Option B

Explanation : •

- The Reserve Bank of India (RBI) issued a new guideline requiring banks to use Note Sorting Machines (NSMs) that meet revised criteria.
- This order expands on the rules outlined in the RBI's circular dated July 1, 2022, which detailed authentication and sorting requirements for NSMs.
- The RBI, in partnership with the Bureau of Indian Standards (BIS) and other stakeholders, produced new NSM standards, which were published as IS 18663: 2024 in the Gazette of India on March 19, 2024.
- Beginning May 1, 2025, banks must only use NSM models that are compliant with the new requirements and certified by the BIS.
- The note sorting machines are used for counting, sorting and bundling of banknotes. These are primarily used in banks handling currency.



Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) now allows Foreign Portfolio Investors (FPIs) to convert their assets into Foreign Direct Investment (FDI) if their equity stakes in Indian companies surpass 10%.
- The Reserve Bank of India (RBI) has confirmed that State Bank of India (SBI), HDFC Bank, and ICICI Bank will be classed as Domestic Systemically Important Banks (D-SIBs). SBI and HDFC Bank will face increased capital requirements beginning April 2025.
- significant move to strengthen the Know Your Customer (KYC) process, the Reserve Bank of India (RBI) introduced six amendments to its KYC Master Directions, effective November 6, 2024.
- The RBI has added 10-year Sovereign Green Bonds (SGrBs) to the list of government assets eligible for non-resident investment under the Fully Accessible Route (FAR)
- Reserve Bank of India (RBI) transferred an additional 102 tons of gold from the Bank of England to secure storage facilities in India.
- The Reserve Bank of India's Governor Shaktikanta Das has been named the top central banker with A+ rating by Global Finance magazine, based in the United States
- Ujjivan Small Finance Bank Limited (Ujjivan SFB) has gained approval from the Reserve Bank of India (RBI) to provide currency products and services.
- The Reserve Bank of India's (RBI) annual Census on Foreign Liabilities and Assets of Indian Direct Investment Entities for 2023-24 shows that the United States of America (USA) remains India's leading source of FDI.
- The Reserve Bank of India (RBI) has added 13 additional firms to its 'Alert List' of unauthorized forex trading platforms, now totaling 88.
- RBI has approved the merger of Tata Capital, an unlisted entity, with Tata Motors Finance (TMFL), paving the way for the formation of India's 12th largest non-banking finance company. Resulting in Tata Motors holding a 4.7 per cent stake in the merged entity



Ques : Who Boosts Climate Financing Following World's First Sovereign Guarantees by U.S. and Japan ?

अमेरिका और जापान द्वारा विश्व की पहली संप्रभु गारंटी के बाद जलवायु वित्तपोषण को कौन बढ़ावा देता है?

- (a) ADB
- (b) WHO
- (c) WTO
- (d) RBI
- (e) SIDBI

Answer : Option A

Explanation : •

- The Asian Development Bank (ADB) will increase its climate-related lending by up to \$7.2 billion after receiving sovereign guarantees from the United States and Japan.
- The United States and Japan are the first countries to issue sovereign guarantees for climate finance, covering risks on existing ADB loans and allowing for more funding.
- This policy could serve as a model for other development banks to follow, particularly in light of the recent N. COP29 climate meeting in Baku, Azerbaijan, which focused on improving climate funding for developing countries.
- Between 2019 and 2030, the ADB aspires to achieve a \$100 billion cumulative climate funding target. In 2023, ADB's climate lending totaled \$9.8 billion.
- The United States will guarantee up to \$1 billion in existing loans, while Japan would cover \$600 million, allowing the ADB to allocate more funding to climate projects



Ques : Which bank Seeks \$1.25 Billion in 2024's Largest Dollar-Denominated Loan ?
कौन सा बैंक 2024 के सबसे बड़े डॉलर-मूल्य वाले ऋण में \$1.25 बिलियन चाहता है?

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

Answer : Option B

Explanation : •

- State Bank of India (SBI) is aiming to secure a \$1.25 billion five-year loan, which would be the largest dollar-denominated loan from India's financial sector in 2024.
- CTBC Bank, HSBC Holdings Plc, and Taipei Fubon Bank will arrange the five-year loan.
- The interest margin is set at 92.5 basis points above the Secured Overnight Financing Rate (SOFR), a benchmark rate used in the United States for short-term loans.
- The loan is being secured for general corporate purposes through SBI's branch in the Gujarat International Finance Tec-City (GIFT City).



Recent News Headlines Related to SBI :

- During the India Entrepreneurs Forum (IEF), the South African CEOs of the State Bank of India (SBI) and India Exim Bank emphasized their efforts to bridge the trade finance gap for firms in Africa.
- 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 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).





Ques : What is Rank of India in WJP Rule of Law Index 2024 ?

WJP रूल ऑफ लॉ इंडेक्स 2024 में भारत का रैंक क्या है?

- (a) 72
- (b) 74
- (c) 76
- (d) 77
- (e) 79

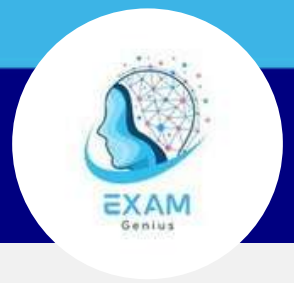
Answer : Option E

Explanation : •

- WJP Rule of Law Index 2024 Published by World Justice Project (WJP).
- India scored 79th out of 142 countries in the ranking, with an overall rule of law score of 0.50, a 0.8% improvement from the previous year.
- The index shows a worsening in the rule of law in 57% of countries for the 7th consecutive year, while 43% have seen progress.
- Germany (ranked 5th) topped the Group-7 countries.

Ranking of countries :

- 1 Denmark
- 2 Norway
- 3 Finland
- 4 Sweden
- 5 Germany
- 142 Venezuela



Ques : Which edition of International Film Festival of India 2024 held at Goa ?
भारतीय अंतर्राष्ट्रीय फिल्म महोत्सव 2024 का कौन सा संस्करण गोवा में आयोजित हुआ?

- (a) 50th
- (b) 51st
- (c) 52nd
- (d) 53rd
- (e) 55th

Answer : Option E

Explanation : •

- Phillip Noyce, a veteran Australian filmmaker known for outstanding works such as Clear and Present Danger, Salt, and Rabbit-Proof Fence, will receive the prestigious Satyajit Ray Lifetime Achievement Award at the 55th International Film Festival of India.
- This year's Country of Focus is Australia, and the festival will take place in Goa from November 20 to 28, 2024.

About International Film Festival of India 2024 :

- Edition : 55th
- Held at : Goa
- Organised by : Ministry of Information & Broadcasting (I&B), National Film Development Corporation (NFDC), Entertainment Society of Goa (ESG)
- Theme : "Young Filmmakers" – The Future is Now
- Opening Film : Better Man by Michael Gracey (Asia premiere)



Recent News Headlines Related to Awards & Winners :

- Education Leader of the Year : Kunal Dalal, Managing Director of JBCN Education
- Booker Prize in 2024 : Samantha Harvey's space-themed book 'Orbital'
- 3rd Rohini Nayyar Prize for 2024 : Anil Pradhan For his work in STEM education for underserved communities
- FIH Male goalkeeper of the Year Award 2024 : PR Sreejesh
- FIH Male Player of the Year Award 2024 : Harmanpreet Singh
- Confederation of Indian Industry (CII) Sports Business Awards 2024 'Best Sports League of the Year' award : Pro Kabaddi League (PKL)
- Generational Legacy Award for Outstanding Contribution to the Indian Economy : Wagh Bakri Tea Group
- "Self-Certification" status : BEML Limited Given by Department of Defence Production (DDP) of the Government of India
- Best Companies for Women in India' (BCWI) 2024 : DBS Bank India
- ANR Award : Telugu film star Chiranjeevi
- AFC President's Recognition Award for Grassroots Football (Silver) : All India Football Federation (AIFF) Received by AIFF President Kalyan Chaubey
- AFC President's Recognition Award for Grassroots Football (Gold) : Football Australia
- Word of the Year for 2024 : brat by Collins Dictionary
- National Kishore Kumar Award 2023 : Renowned filmmaker Rajkumar Hirani
- 50th American Film Institute (AFI) Life Achievement Award : Oscar-winning filmmaker Francis Ford Coppola
- Miss Grand International 2024 title : Rachel Gupta (Jalandhar)
- Men's Ballon d'Or- Rodri (Spain, Manchester City)
- Women's Ballon d'Or-Aitana Bonmati (Spain, FC Barcelona)
- Highest civilian honour of the South Pacific nation of Fiji : Sri Sri Ravi Shankar





Ques : Law and Justice Minister Arjun Ram Meghwal launched a book titled 'Maa-Mother', which is authored by ____.

कानून और न्याय मंत्री अर्जुन राम मेघवाल ने 'मां-मां' नामक पुस्तक लॉन्च की, जिसके लेखक ____ हैं।

- (a) Amitav Ghosh / अमिताव घोष
- (b) Vikram Seth / विक्रम सेठ
- (c) Salman Rushdie / सलमान रुश्दी
- (d) Shane Watson / शेन वॉटसन
- (e) Dr. Davendra Kumar Dhodawat / डॉ. दवेन्द्र कुमार धोड़ावत

Answer : Option E

Explanation : •

- Law and Justice Minister Arjun Ram Meghwal released the book 'Maa-Mother' in New Delhi, accompanied by renowned dignitaries such as Kerala Governor Arif Mohammed Khan and West Bengal Governor Dr. C.V. Anand Bose.
- Dr. Davendra Kumar Dhodawat, the Kerala Governor's Additional Secretary, wrote the book 'Maa-Mother'.
- 'Maa-Mother' is an emotive collection of poems written in both Hindi and English, giving readers a dual linguistic experience.



Recent News Headlines Related to Books :

- Modialogue: Conversations for a Viksit Bharat : Dr. Ashwin Fernandes, Executive Director of the United Kingdom (UK)-based QS World ranking
- Speaking with Nature: The Origins of Indian Environmentalism : Ramachandra Guha
- Bharatvakya : Pravin Vitthal Tarde
- Friends – India's Closest Strategic Partners : Prof. Sreeram Chaulia
- Mountain Mammals of the World : M.K. Ranjitsinh
- War : Veteran investigative journalist Bob Woodward
- ISRO: Exploring New Frontiers – To The Moon, The Sun & Beyond : T.S. Subramanian, former associate of Frontline magazine
- Sri Rama in Tamilagam – An Inseparable Bond : Dr. D.K. Hari and Dr. D.K. Hema Hari
- Jalandhar Peeth Ka Rahsya and Mushtarka Khata : Ajay Prashar
- Mother Mary Comes to Me : Arundhati Roy
- Ranadthurandhar Shahajiraje Bhosale : Amar Yuvraj Dangat
- Sri Rama in Tamilagam - An Inseparable Bond : Dr. D.K. Hari and Dr. D.K. Hema Hari
- From Oil to Lithium: Navigating the Future of Energy : Kuldeep Gupta
- Modi's Governance Triumph: Reshaping India's Path to Prosperity : Tarun Chugh
- India@100: Envisioning Tomorrow's Economic Powerhouse : Professor K V Subramanian
- Breaking Rocks and Barriers: The Adventurous Life of Sudipta Sengupta : Sudipta Sengupta
- Jamsetji Tata: Powerful Learnings for Corporate Success : R Gopalakrishnan and Harish Bhat
- "Wings to Our Hopes - Volume 1" & "Kahani Rashtrapati Bhavan Ki" : Shri Rajesh Kumar



Ques : Who has been Appointed as Chairman of Indian Oil Corporation (IOC) ?
इंडियन ऑयल कॉर्पोरेशन (IOC) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Smita Sarangi / स्मिता सारंगी
- (b) Arindam Bagchi / अरिंदम बागची
- (c) Subodh Kumar / सुबोध कुमार
- (d) Tanu Singh / तनु सिंह
- (e) Arvindar Singh Sahney / अरविन्दर सिंह साहनी

Answer : Option E

Explanation : •

- Arvindar Singh Sahney has been chosen as the new chairman of Indian Oil Corporation (IOC), the country's largest oil company, according to a petroleum ministry directive issued on November 13th.
- Sahney, 54, is now the Executive Director of Business Development at IOC's Petrochemicals division.
- He Replaced Satish Kumar Vaduguri.

About Indian Oil :

- Established : 30 June 1959
- HQ : New Delhi



Recent Appointment in different departments :

- Amandeep Johl : Chief Executive Officer (CEO) of Professional Golf Tour of India (PGTI) (Replaced Uttam Singh Mundy)
- Shirley Ayorkor Botchwey : Commonwealth Secretary-General(SG), Commonwealth Parliamentary Association (CPA)
- S. Gopalakrishnan : Chairman of the Staff Selection Commission (SSC) (Replaced Rakesh Ranjan)
- Harsha Vardhan Agarwal : President of Ficci
- Vilas Sopan Wadekar : Chairman & Managing Director, Mumbai Railway Vikas Corporation Limited (Schedule A), public sector undertaking (PSU) (Replace Subhash Chandra Gupta)
- Kemi Badenoch : First black woman to lead a major political party (Conservative Party) in the United Kingdom (UK) (Replaced Rishi Sunak)
- Kashyap Pramod Patel, popularly known as Kash Patel : Deputy director of the CIA
- Rakesh Gangwal, co-founder of IndiGo Airlines : Independent chair of Southwest Airlines' Board (Replaced Gary Kelly)
- S.G.K. Kishore : President of Airport Council International (ACI) Asia Pacific & Middle East (ACI APAC & MID) (Replaced Emmanuel Menanteau)
- Ashish Khanna : 3rd Director General of International Solar Alliance (ISA) (Replaced Ajay Mathur)
- Indian neuroscientist Shubha Tole : President-elect of the International Brain Research Organisation (Replaced Tracy Bale)
- Itaru Otani : Chairman of Yamaha Motor India Group
- Keshav Chandra : Chairman of the New Delhi Municipal Council (NDMC) (He Replaced Naresh Kumar)





Ques : Successful Flight Trials of Pinaka Weapon System is done by ____.

पिनाका हथियार प्रणाली का सफल उड़ान परीक्षण ____ द्वारा किया गया।

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

Answer : Option A

Explanation : •

- The Defence Research and Development Organisation (DRDO) has completed flight testing for the Guided Pinaka Weapon System as part of the PSQR validation trials.
- This milestone required three phases of testing over various shooting ranges to demonstrate the system's operational efficacy, precision, and advanced capabilities.
- This increases the Pinaka's range to more than 75 kilometers. The Indian Army has four Pinaka regiments in service, with six more on order.
- The Pinaka Mk1 has a 38 km range and other ranges are being developed.
- Munitions India Limited and Economic Explosives Limited produce ammunition, while Tata Advanced Systems Limited and Larsen & Toubro manufacture the Pinaka launcher and battery command post, respectively.

About DRDO :

- Established : 1958
- HQ : New Delhi
- Chairman : Sameer V. Kamat



Recent News Headlines Related to DRDO

- The Defence Research and Development Organisation (DRDO) has successfully completed three flight tests of the 4th Generation Very Short-Range Air Defence System (VSHORADS) at the Pokhran Field Firing Ranges in Rajasthan.
- DRDO, in collaboration with experts from IIT Delhi, has created lightweight bulletproof jackets called ABHED (Advanced Ballistics for High Energy Defeat), which provide 360-degree protection.
- The Indian Light Tank, Zorawar, underwent successful initial vehicle testing undertaken by the Defence Research and Development Organisation (DRDO).
- The Indian Navy, in collaboration with the Defence Research and Development Organisation (DRDO), successfully tested the Vertical Launch Short Range Surface to Air Missile (VL-SRSAM).
- India has completed a successful test-fire of Agni-4 Ballistic Missile in Chandipur, Odisha. The Agni missiles are designed and developed by the DRDO.
- Energy-harvesting shoes with GPS tracking have been created by the IIT Indore, Madhya Pradesh, in collaboration with the DRDO.
- The Defence Research and Development Organisation (DRDO) has sanctioned seven new projects for the private sector under the Technology Development Fund scheme.
- Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) developed by the Jodhpur Laboratory of the Research DRDO was formally handed over to the Indian Navy at a function held in New Delhi.
- DRDO successfully tested the next-generation Supersonic Missile Assisted Release of Torpedo (SMART) system on 1 May 2024 from Dr APJ Abdul Kalam Island off the coast of Odisha.
- DRDO hands over nine defence tech projects to IIT-Bhubaneswar
- DRDO chairman Samir V Kamat gets one-year extension
- DRDO has taken up a preliminary study on the design and development of an indigenous conventional submarine under Project-76
- DRDO successfully tested the Indigenous Technology Cruise Missile (ITCM) from Chandipur, Odisha



Ques : Who Clinches Masters Title at Chennai Grandmasters 2024 ?

चेन्नई ग्रैंडमास्टर्स 2024 में मास्टर्स का खिताब किसने जीता?

- (a) R Praggnanandhaa / आर प्रज्ञानानंदः
- (b) Aravindh Chithambaram / अरविंद चितंबरम
- (c) Alexandr Predke / एलेक्ज़ेडर प्रेडके
- (d) Vaishali Ramesh Babu / वैशाली रमेश बाबू
- (e) Jaykumar Sammed / जयकुमार सम्मेद

Answer : Option B

Explanation : •

- Aravindh Chithambaram won the Chennai Grand Masters 2024 with a late charge, winning the final two classical games.
- GM V Pranav won the Challengers title at the Anna Centenary Library without losing a single game.
- The event is organized by MGD1 and funded by the Sports Development Authority of TN, with two categories: Masters and Challengers.



Recent News headlines related to Sports

- Alexander Zverev, a German tennis star from Hamburg, won his second Masters 1000 championship in 2024 by defeating France's Ugo Humbert 6-2, 6-2 in the Paris Masters final.
- Arjun Erigaisi made a significant leap in the chess world by securing the world No. 2 spot in live ratings.
- India's Pankaj Advani has won the IBSF World Billiards Championship 150-up format title. He defeated England's Robert Hall in the final clash of the tournament at Doha in Qatar.
- The Karnataka Wrestling Association will hold the 2024 Senior National Wrestling Championship in Bengaluru from December 6 to 8.
- Brigadier (Dr) BD Mishra (Retd), the Lieutenant Governor of Ladakh, opened the 4th LG Cup Horse Polo-2024 Tournament at the newly constructed Polo Stadium in Goshan, Drass.
- Anish Sarkar of Kolkata, West Bengal, has become the world's youngest FIDE-rated chess player. At the age of three years, eight months, and 19 days, Anish achieved a FIDE rating of 1555
- Indian boxers Parthavi Grewal, Vanshika Goswami, and Hemant Sangwan won gold medals at World Boxing's first U19 World Championships in Colorado, USA, showcasing their exceptional potential.
- Ravindra Jadeja surpassed Ishant Sharma to become India's sixth highest wicket-taker in Test cricket. He reached this big milestone on the first day of the third and final Test of the series against New Zealand at Wankhede Stadium here.
- India's former cricketer VVS Laxman will take over as head coach for the Indian team during their upcoming four-match Twenty20 International (T20I) tour of South Africa in November



Ques : Navin Ramgoolam become the new Prime Minister of which country ?
नवीन रामगुलाम किस देश के नए प्रधान मंत्री बने?

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

Answer : Option B

Explanation : •

- Prithvirajsing Roopun, the President of Mauritius, has selected Navin Ramgoolam as the new Prime Minister. Naveen Ramgoolam, 77, will be serving his fourth term.
- Naveen Rangoolam was swept back into power ten years after his coalition Alliance du Changement scored a landslide win in the last legislative election.
- Naveen Rangoolam succeeds Pravind Jugnauth, who has held power since 2017.

About Mauritius :

- Mauritius, which is politically a part of Africa, is an archipelago located in the Indian Ocean.
- Capital: Port Louis
- Currency: Mauritian Rupee
- Prime Minister: Navin Ramgoolam



Newly Appointed Prime Minister & President :

- 103rd Prime Minister of Japan : Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba
- President of Moldova (2nd term) : Maia Sandu
- 47th president of America : Donald Trump (Republican party) (Replaced Joe Biden)
- 50th Vice president of USA : JD Vance
- President of Botswana : Duma Boko
- President of Vietnam : Luong Cuong
- President of Tunisia : Kais Saied
- First female president of Mexico : Claudia Sheinbaum
- 101th Prime Minister of Japan (Replaced Fumio Kishida) : Shigeru Ishiba
- Prime Minister of Sri Lanka : Mrs Harini Amarasuriya
- President of Sri Lanka : Anura Kumara Dissanayake
- Prime Minister of Jordan : Jafar Hassan
- President of Algeria : Abdelmadjid Tebboune
- Prime minister of France : Michel Barnier
- Prime minister of Thailand : Paetongtarn Shinawatra
- Prime Minister of Tunisia : Kamel Madouri (replacing Ahmed Hachani)
- Prime Minister of Bulgaria : Goritsa Gruncharova-Kozhareva
- President of Iran : Masoud Pezeshkian
- President of Venezuela : Nicolas Maduro
- Prime Minister of Estonia : Kristen Michal
- President of Rwanda : Paul Kagame
- President of Lithuania : Gitanas Nausėda



Ques : Which ministry has restructured the Central Apprenticeship Council (CAC) ?

किस मंत्रालय ने केंद्रीय प्रशिक्षण परिषद (सीएसी) का पुनर्गठन किया है?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Commerce and Industry / केंद्रीय वाणिज्य एवं उद्योग मंत्रालय

Answer : Option C

Explanation : •

- The Ministry of Skill Development and Entrepreneurship (MSDE) has reformed the Central Apprenticeship Council (CAC), which is responsible for updating existing standards and encouraging industry use of on-the-job training.
- Reconstituted under Section 24(1) and (2) of the Apprentices Act, 1961 (52 of 1961) and Rules 3 and 4 of the CAC Rules, 1962
- This revamped council, with a three-year mandate, is intended to expand apprenticeship opportunities and promote workforce development.
- The new CAC has 54 members who represent industrial groups, public-sector unions, state governments, and independent specialists.
- This represents an increase from the previous 46 members when the council was last constituted in March 2019.
- Six public sector undertakings (PSUs) have expanded their membership, including Bharat Heavy Electricals Limited (BHEL), Indian Oil Corporation (IOC), South Eastern Coalfields, Neyveli Lignite Corporation India Limited, Bharat Electronics Limited, and Hindustan Aeronautics Limited.



News Headlines Related to Ministry :

- Union Home Minister Amit Shah has authorized three projects costing Rs. 725.62 crore to improve disaster resilience, including the "Expansion and Modernization of Fire Services in the States."
- Pralhad Joshi, Union Minister of Consumer Affairs, Food and Public Distribution, and New and Renewable Energy, has flagged off mobile vans from NCCF, NAFED, and Kendriya Bhandar to kick off Phase II of the retail sale of Bharat Atta and Bharat Rice
- The Union Ministry of Social Justice and Empowerment started the 'Shilp Samagam Mela 2024' in Dilli Haat, New Delhi.
- Union Minister Nitin Gadkari, Ministry of Road Transport & Highways (MoRTH) unveiled a Rs 100 commemorative coin to mark the Birth Centenary of HH Mataji Nirmala Devi Ji at the National Museum in New Delhi.
- The 21st Livestock Census, announced by Union Minister Rajiv Ranjan Singh, would cost Rs.200 crore and take place until February of next year
- Union Minister for Communications Jyotiraditya Scindia has introduced the "International Incoming Spoofed Calls Prevention System" of the Department of Telecommunications, which can detect and reject spam international calls with Indian numbers as the caller ID.
- The eShram One Stop Solution was launched in New Delhi by the Union Ministers of Labour, Employment, and Youth Affairs & Sports.

EXAM
Genius



Ques : Who topped the Brand Finance's Global City Index ?

ब्रांड फाइनेंस के ग्लोबल सिटी इंडेक्स में कौन शीर्ष पर है?

- (a) Tokyo / टोक्यो
- (b) New York city / न्यूयॉर्क शहर
- (c) Paris / पेरिस
- (d) London / लंदन
- (e) Dubai / दुबई

Answer : Option D

Explanation : •

- Brand Finance's Global City Index Published by Brand Finance
- London has topped the list of the world's top 100 "city brands" for the second consecutive year, according to Brand Finance's Global City Index.
- The ranking was based on a survey of 15,000 people from 20 countries.

Ranking of countries :

- 1 London
- 2 New York
- 3 Paris
- 4 Tokyo
- 5 Dubai
- 77 New Delhi
- 78 Mumbai
- 97 Bengaluru
- 100 CHONGQING



Ques : state's first double-decker electric bus launched by which state ?
राज्य की पहली डबल डेकर इलेक्ट्रिक बस किस राज्य द्वारा लॉन्च की गई?

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

Answer : Option A

Explanation : •

- Yogi Adityanath, Uttar Pradesh's Chief Minister, unveiled the state's first double-decker electric bus during the Aakanksha Haat program at Indira Gandhi Pratishthan.
- This effort intends to address traffic issues in metropolitan areas and promote environmental conservation.
- The bus seats 65 passengers and is appropriate for high-traffic urban routes.

About Uttar Pradesh :

- Capital : Lucknow
- CM : Yogi Adityanath
- Governor : Anandiben Patel



Ques : India and which country jointly manufacture the Pantsir air defence missile-gun system ?

भारत और कौन सा देश संयुक्त रूप से पैन्टिर वायु रक्षा मिसाइल-बंदूक प्रणाली का निर्माण करते हैं?

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

Answer : Option b

Explanation : •

- India and Russia agreed to jointly manufacture the Pantsir air defense missile-gun system.
- India's Bharat Dynamics Ltd (BDL) and Russia's Rosoboronexport signed a Memorandum of Understanding (MoU) to formalize the arrangement.
- The MoU was signed during the 5th India-Russia Inter-Governmental Commission (IRIGC) Subgroup Meeting in Goa.
- The Pantsir can engage aircraft with missiles at up to 15 km and 30mm guns at up to 3,000 meters.



Recent News Headlines related to Defence

- Zimbabwe has launched its second satellite, ZIMSAT-2, marking a significant step forward in the country's space strategy.
- The Indian Army's Northern Command has inducted 550 Asmi machine pistols that were created, produced, and manufactured indigenously. Lokesh Machine Limited, situated in Hyderabad, manufactures Asmi machine pistols.
- India plans to launch the European Space Agency's Proba-3 mission from the Sriharikota spaceport early next month, according to Science and Technology Minister Jitendra Singh.
- Scientists in Japan are preparing to test the world's first wooden satellite, the "LignoSat". Kyoto University researchers and Sumitomo Forestry, a homebuilder, collaborated on the LignoSat project
- North Korea recently declared that it successfully test-fired its latest intercontinental ballistic missile, the 'Hwasong-19. It incorporates solid-fuel propulsion, which allows it to be deployed more rapidly than liquid-fueled missiles.
- The three astronauts from China's Shenzhou-19 manned mission have entered the Tiangong space station and met with another astronaut trio to begin a new round of in-orbit crew handover
- ShakthiSAT mission Launched by Aerospace startup Space Kidz to train 12,000 girls aged 14-18 from 108 countries in space technology, targeting a satellite launch under ISRO's Chandrayaan-4 mission in 2026
- The Army Chief, General Upendra Dwivedi officially launched "Agniastra," a portable multi-target detonation device, during the Army Commanders Conference in Gangtok
- Rostec, a Russian state enterprise, claims its Light Multipurpose Guided Rocket, also known as "Izdeliye 305" or "Product 305," is very resistant to jamming and interference on the Ukrainian battlefield.
- India successfully launched its fourth nuclear-powered ballistic missile submarine (SSBN) at the Ship Building Center (SBC) in Visakhapatnam, strengthening its nuclear deterrence capabilities.
- The upper stage of ISRO's Polar Satellite Launch Vehicle C-37 (PSLV C-37) successfully re-entered Earth's atmosphere. This is a crucial step towards ISRO's goal of achieving a debris-free space mission (DFSM) by 2030.
- 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 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.





Ques : World Diabetes Day celebrated every year on which day ?

विश्व मधुमेह दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

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

Answer : Option D

Explanation : •

- World Diabetes Day 2024 is marked on November 14th, 2024.
- The theme for World Diabetes Day 2024 is "Bridging Barriers and Gaps".
- Diabetes is a disease, and there is currently no permanent cure. World Diabetes Day was declared an official UN day in 2006.
- The International Diabetes Federation launched World Diabetes Day in 1991, with WHO endorsement, in response to growing concerns about diabetes's health and economic impact.



Ques : All India Cooperative Week 2024 celebrated on which day ?

अखिल भारतीय सहकारी सप्ताह 2024 किस दिन मनाया जाता है?

- (a) 11- 17 November
- (b) 12- 18 November
- (c) 13- 19 November
- (d) 14 - 20 November
- (e) 15 - 21 November

Answer : Option D

Explanation : •

- Every year, All India Cooperative Week is observed from November 14th to November 20th to highlight the efforts and achievements of cooperative societies in India.
- The 71st edition of this event will take place in 2024.
- Theme 2024 Role of Cooperatives in Building Viksit Bharat



Important Days :

- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 9 November : World Adoption Day
- 9 to 15 November : International Week of Science and Peace
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)
- 10 November : World Public Transport Day (Theme 2024: Connecting Communities, Reducing Emissions)
- 11 November : National Education Day 2024
- 11-15 November : World Quality Week 2024 (Theme 2024 Quality: From Compliance to Performance)
- 12 November : World Pneumonia Day 2024 (Theme 2024 Every Breath Counts: Stop Pneumonia in Its Tracks)
- 13 November : 27th World Kindness Day 2024
- 14 November : Children's Day, also known as Bal Diwas (Theme 2024 For every child, every right)

EXAM
Genius



IMPORTANT ONE – LINER Current Affairs

Deposit growth nearly matched credit growth, with credit increasing by 11.9% and deposits growing by 11.83% year-on-year (Y-o-Y), according to data released by the Reserve Bank of India (RBI)

IDFC First Bank has become the first Indian bank to offer real-time tracking for international money transfers via SWIFT, enhancing cross-border payment transparency.

Tri-Services Commanders' Conference (TSTCC) Edition 35th Edition Held at Southern Naval Command, Kochi and Chaired by Chief of Defence Staff General Anil Chauhan

IIT Madras and ISRO Collaborate to create a Centre of Excellence focused on research in 'Fluid and Thermal Sciences'. ISRO will provide seed funding of Rs 1.84 Crore to establish this center.

Indian Para badminton players won 24 medals (6 gold, 9 silver, and 9 bronze) in the Badminton World Federation Japan Para Badminton International 2024 in Tokyo, Japan.

'Hindalco Industries Limited', a firm of Aditya Birla Group, has been selected as the new member of International Copper Association (ICA). This collaboration will enhance the value chain of the critical metal (Copper) for supporting the world's net zero transition

Mara Kocho Appointed as Managing Director (MD) of the North Eastern Handicrafts & Handlooms Development Corporation Limited (NEHHDC). He Replaced Brigadier Rajiv Kumar Singh (Retd).

USD 200 million (Rs 1,655.85 crore) Given to Kerala by World Bank (WB) for 23.5-year term and a 6-year grace period To support Kerala's agricultural sector through the Kerala Climate Resilient Agri-Value Chain Modernization (KERA) Project

Annual High-Level Meeting 7th Edition Held at Colombo between Indian Coast Guard (ICG) and Sri Lanka Coast Guard (SLCG)

India Launches First Space Defense Exercise Antariksha Abhyas – 2024 To simulate and address threats to and from space-based assets, integrating space capabilities into military operations

Scientists have unveiled the discovery of a massive underground 6th ocean, located about 700 kilometers (km) below the surface of Earth's mantle, which is three times the size of all the Earth's surface oceans combined.



Ques : Which Bank and Times of India (TOI) Host Cyber Security Summit in New Delhi ?
कौन सा बैंक और टाइम्स ऑफ इंडिया (टीओआई) नई दिल्ली में साइबर सुरक्षा शिखर सम्मेलन की मेजबानी करते हैं?

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

Answer : Option C

Explanation :

- HDFC Bank and the Times of India (TOI) held a Cyber Security Summit in New Delhi to commemorate the fifth year of their participation in International Fraud Awareness Week.
- HDFC Bank's 'Stay Safe, Stay Vigil' campaign features 'Vigil Aunty,' a social media influencer who educates people on spotting and preventing cyber theft.

About HDFC Bank :

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



Ques : Which organisation has increased its lending capacity by 50%, enabling it to offer a record \$150 billion over the next decade ?

किस संगठन ने अपनी ऋण देने की क्षमता में 50% की वृद्धि की है, जिससे वह अगले दशक में रिकॉर्ड \$150 बिलियन की पेशकश करने में सक्षम हो गया है?

- (a) ADB
- (b) WHO
- (c) WTO
- (d) IMF
- (e) RBI

Answer : Option B

Explanation :

- The World Bank's loan capacity has expanded by 50%, allowing it to provide a record \$150 billion over the next decade.
- The majority of financing will go towards green projects that promote climate action and accomplish the Sustainable Development Goals.
- The World Bank lends \$5 billion yearly, strengthening its capacity to assist climate resilience and sustainable development.

About World Bank :

- Established : 1944
- HQ : Washington DC
- Members : 189
- President : Ajay Banga
- MD & CFO : Anshula Kant
- Chief Economist : Indermit Gill



Ques : What is the Extends Deadline for Banks and ATM Operators to Implement Cassette Swap Mechanism ?

कैसेट स्वेप तंत्र को लागू करने के लिए बैंकों और एटीएम ऑपरेटरों के लिए समय सीमा क्या बढ़ाई गई है?

- (a) March 31, 2025
- (b) April 30, 2025
- (c) April 30, 2026
- (d) March 31, 2026
- (e) July 31, 2025

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) has given banks and ATM operators some leeway in implementing the cassette swap mechanism for cash replenishment at ATMs.
- The banking authority exempted cash recycler machines (CRMs) from the cassette switch requirement for cash replenishment.
- Additionally, this exception applies when banks do not use outsourced firms to replace cash in ATMs.
- In 2018, the RBI asked banks to phase in the cassette switch mechanism, covering at least one-third of their ATMs each year, with the goal of achieving cassette swap on all ATMs by March 31, 2021.
- The RBI has now urged banks to follow the cassette swap implementation roadmap by March 31, 2025.
- Under the cassette swap mechanism, Lockable cassettes packed with banknotes are used in ATMs and swapped when cash is replenished.



Recent News Headlines Related to RBI

- RBI issued a new guideline requiring banks to use Note Sorting Machines (NSMs) that meet revised criteria.
- The Reserve Bank of India (RBI) now allows Foreign Portfolio Investors (FPIs) to convert their assets into Foreign Direct Investment (FDI) if their equity stakes in Indian companies surpass 10%.
- The Reserve Bank of India (RBI) has confirmed that State Bank of India (SBI), HDFC Bank, and ICICI Bank will be classed as Domestic Systemically Important Banks (D-SIBs). SBI and HDFC Bank will face increased capital requirements beginning April 2025.
- significant move to strengthen the Know Your Customer (KYC) process, the Reserve Bank of India (RBI) introduced six amendments to its KYC Master Directions, effective November 6, 2024.
- The RBI has added 10-year Sovereign Green Bonds (SGrBs) to the list of government assets eligible for non-resident investment under the Fully Accessible Route (FAR)
- Reserve Bank of India (RBI) transferred an additional 102 tons of gold from the Bank of England to secure storage facilities in India.
- The Reserve Bank of India's Governor Shaktikanta Das has been named the top central banker with A+ rating by Global Finance magazine, based in the United States
- Ujjivan Small Finance Bank Limited (Ujjivan SFB) has gained approval from the Reserve Bank of India (RBI) to provide currency products and services.
- The Reserve Bank of India's (RBI) annual Census on Foreign Liabilities and Assets of Indian Direct Investment Entities for 2023-24 shows that the United States of America (USA) remains India's leading source of FDI.



Ques : JPMorgan Chase & Co. founded in which year ?

जेपी मॉर्गन चेज़ एंड कंपनी की स्थापना किस वर्ष में हुई?

- (a) 1998
- (b) 1999
- (c) 2000
- (d) 2001
- (e) 2002

Answer : Option C

Explanation : •

- JPMorgan Chase & Co. has established a derivatives development unit in India's Gujarat International Finance Tec-City (GIFT City), making it the first major bank to do so.
- The unit will focus on developing derivative products for clients in Asia-Pacific and Europe.
- JPMorgan intends to hire five people in the next 12 months to oversee the development of derivative products in GIFT City.

About JPMorgan Chase & Co :

- Founded : December 1, 2000
- Headquarters : New York City, United States
- Chairman & CEO : Jamie Dimon



Ques : Who conducted a successful flight-trial of India's first long-range hypersonic missile from Dr APJ Abdul Kalam Island off the coast of Odisha ?

ओडिशा के तट पर डॉ एपीजे अब्दुल कलाम द्वीप से भारत की पहली लंबी दूरी की हाइपरसोनिक मिसाइल का सफल उड़ान परीक्षण किसने किया?

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

Answer : Option A

Explanation : •

- India successfully tested its first long-range hypersonic missile, capable of transporting payloads over 1,500 kilometers, from Dr. APJ Abdul Kalam Island.
- The DRDO-designed missile, capable of carrying payloads beyond 1,500 kilometers, was tested off the coast of Odisha.
- India has successfully tested its first long-range hypersonic missile, joining China, Russia, and the US in achieving technological advancements in naval and strategic capabilities.
- The missile is designed to target and destroy warships with precision.

EXAM
Genius



Recent News Headlines Related to DRDO

- DRDO has completed flight testing for the Guided Pinaka Weapon System as part of the PSQR validation trials.
- DRDO has successfully completed three flight tests of the 4th Generation Very Short-Range Air Defence System (VSHORADS) at the Pokhran Field Firing Ranges in Rajasthan.
- DRDO, in collaboration with experts from IIT Delhi, has created lightweight bulletproof jackets called ABHED (Advanced Ballistics for High Energy Defeat), which provide 360-degree protection.
- The Indian Light Tank, Zorawar, underwent successful initial vehicle testing undertaken by the Defence Research and Development Organisation (DRDO).
- The Indian Navy, in collaboration with the Defence Research and Development Organisation (DRDO), successfully tested the Vertical Launch Short Range Surface to Air Missile (VL-SRSAM).
- India has completed a successful test-fire of Agni-4 Ballistic Missile in Chandipur, Odisha. The Agni missiles are designed and developed by the DRDO.
- Energy-harvesting shoes with GPS tracking have been created by the IIT Indore, Madhya Pradesh, in collaboration with the DRDO.
- The Defence Research and Development Organisation (DRDO) has sanctioned seven new projects for the private sector under the Technology Development Fund scheme.
- Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) developed by the Jodhpur Laboratory of the Research DRDO was formally handed over to the Indian Navy at a function held in New Delhi.
- DRDO successfully tested the next-generation Supersonic Missile Assisted Release of Torpedo (SMART) system on 1 May 2024 from Dr APJ Abdul Kalam Island off the coast of Odisha.
- DRDO hands over nine defence tech projects to IIT-Bhubaneswar
- DRDO chairman Samir V Kamat gets one-year extension
- DRDO has taken up a preliminary study on the design and development of an indigenous conventional submarine under Project-76
- DRDO successfully tested the Indigenous Technology Cruise Missile (ITCM) from Chandipur, Odisha
- Defence Research and Development Organisation (DRDO) is reported to be testing a prototype of its DURGA-2 (Directionally Unrestricted Ray Gun Array) system.



Ques : India's merchandise exports increased _ in October.

अक्टूबर में भारत के व्यापारिक निर्यात में _ वृद्धि हुई।

- (a) 11.3%
- (b) 13.3%
- (c) 15.3%
- (d) 16.3%
- (e) 17.3%

Answer : Option E

Explanation : •

- India's merchandise exports grew by 17.3% in October, the fastest in 28 months, reaching \$39.2 billion.
- However, while exports increased, imports increased by 3.9% to \$66.34 billion, resulting in a trade deficit of \$27.1 billion, up from \$20.8 billion in September.
- Imports increased to \$66.34 billion due to greater shipments of crude oil, electronic goods, vegetable oil, and non-ferrous metals.

EXAM
Genius



Ques : Who has been appointed as the chairperson of the International Jury for the 2024 International Film Festival of India (IFFI)?
2024 इंटरनेशनल फिल्म फेस्टिवल ऑफ इंडिया (IFFI) के लिए अंतर्राष्ट्रीय जूरी के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Tulsi Gabbard / तुलसी गबार्ड
- (b) Arindam Bagchi / अरिंदम बागची
- (c) Ashutosh Gowariker / आशुतोष गोवारिकर
- (d) Tanu Singh / तनु सिंह
- (e) Arvindar Singh Sahney / अरविन्दर सिंह साहनी

Answer : Option C

Explanation : •

- Ashutosh Gowariker, a filmmaker, has been appointed chairperson of the IFFI 2024 International Jury.
- Filmmaker Ashutosh Gowariker will chair the International Jury for the 2024 International Film Festival of India (IFFI).
- Gowariker, famed for films such as 'Jodhaa Akbar', 'Lagaan', and 'Swades', expressed his honor to be associated with the prestigious film festival, which will be held in Goa from November 20 to 28.



Recent Appointment in different departments :

- Chris Evans : First Anti-Slavery Commissioner of Australia
- Mara Kocho : MD of the North Eastern Handicrafts & Handlooms Development Corporation Limited (NEHHDC) (Replaced Brigadier Rajiv Kumar Singh)
- Arvindar Singh Sahney : Chairman of Indian Oil Corporation (IOC)
- Amandeep Johl : Chief Executive Officer (CEO) of Professional Golf Tour of India (PGTI) (Replaced Uttam Singh Mundy)
- Shirley Ayorkor Botchwey : Commonwealth Secretary-General(SG), Commonwealth Parliamentary Association (CPA)
- S. Gopalakrishnan : Chairman of the Staff Selection Commission (SSC) (Replaced Rakesh Ranjan)
- Harsha Vardhan Agarwal : President of Ficci
- Vilas Sopan Wadekar : Chairman & Managing Director, Mumbai Railway Vikas Corporation Limited (Schedule A), public sector undertaking (PSU) (Replace Subhash Chandra Gupta)
- Kemi Badenoch : First black woman to lead a major political party (Conservative Party) in the United Kingdom (UK) (Replaced Rishi Sunak)
- Kashyap Pramod Patel, popularly known as Kash Patel : Deputy director of the CIA
- Rakesh Gangwal, co-founder of IndiGo Airlines : Independent chair of Southwest Airlines' Board (Replaced Gary Kelly)
- S.G.K. Kishore : President of Airport Council International (ACI) Asia Pacific & Middle East (ACI APAC & MID) (Replaced Emmanuel Menanteau)
- Ashish Khanna : 3rd Director General of International Solar Alliance (ISA) (Replaced Ajay Mathur)
- Indian neuroscientist Shubha Tole : President-elect of the International Brain Research Organisation (Replaced Tracy Bale)
- Itaru Otani : Chairman of Yamaha Motor India Group
- Keshav Chandra : Chairman of the New Delhi Municipal Council (NDMC) (He Replaced Naresh Kumar)
- Dr. Jacqueline d'Arros Hughes : Secretary General of the World Agriculture Forum (WAF)



Ques : Which country has adopted the global standard for CubeSat-a class of small satellites?

किस देश ने छोटे उपग्रहों की एक श्रेणी क्यूबसैट के लिए वैश्विक मानक अपनाया है?

- (a) India / भारत
- (b) Ireland / आयरलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) China / चीन

Answer : Option A

Explanation : •

- India uses the CubeSat standard for worldwide satellite play.
- India has adopted the global standard for CubeSats, a type of small satellite, as part of the Union government's efforts to increase the country's participation in the global space economy.
- The objective is to encourage educational institutions and research groups in building and experimenting with CubeSats using off-the-shelf components.
- This provides an affordable alternative to traditional satellites, decreasing costs and development times significantly.
- Small-sized and low-weight satellites exponentially bring down launch costs



Ques : Who has been honoured with the second highest award -Grand Commander of the Order of Niger?

दूसरे सर्वोच्च पुरस्कार - ग्रैंड कमांडर ऑफ द ऑर्डर ऑफ नाइजर से किसे सम्मानित किया गया है?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Nirmala Sitharaman / निर्मला सीतारमण
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option E

Explanation : •

- During his three-nation tour of Nigeria, Brazil, and Guyana, Prime Minister Narendra Modi paid a two-day official visit to Nigeria on November 16-17, 2024.
- Nigerian President Bola Ahmed Tinubu welcomed him to Abuja, where they discussed bilateral, regional, and national concerns.
- Following his Nigerian visit, Prime Minister Narendra Modi proceeded to Brazil for the second phase of his journey.
- He will attend the 19th G20 Summit Meeting, hosted by Brazilian President Lula De Silva in Brazil.
- Narendra Modi received Nigeria's second highest distinction, Grand Commander of the Order of Niger.
- Narendra Modi is the second foreign leader, following Queen Elizabeth of the United Kingdom.



Recent News Headlines Related to Awards & Winners :

- Satyajit Ray Lifetime Achievement Award : Phillip Noyce (Australian filmmaker)
- Education Leader of the Year : Kunal Dalal, Managing Director of JBCN Education
- Booker Prize in 2024 : Samantha Harvey's space-themed book 'Orbital'
- 3rd Rohini Nayyar Prize for 2024 : Anil Pradhan For his work in STEM education for underserved communities
- FIH Male goalkeeper of the Year Award 2024 : PR Sreejesh
- FIH Male Player of the Year Award 2024 : Harmanpreet Singh
- Confederation of Indian Industry (CII) Sports Business Awards 2024 'Best Sports League of the Year' award : Pro Kabaddi League (PKL)
- Generational Legacy Award for Outstanding Contribution to the Indian Economy : Wagh Bakri Tea Group
- "Self-Certification" status : BEML Limited Given by Department of Defence Production (DDP) of the Government of India
- Best Companies for Women in India' (BCWI) 2024 : DBS Bank India
- ANR Award : Telugu film star Chiranjeevi
- AFC President's Recognition Award for Grassroots Football (Silver) : All India Football Federation (AIFF)
Received by AIFF President Kalyan Chaubey
- AFC President's Recognition Award for Grassroots Football (Gold) : Football Australia
- Word of the Year for 2024 : brat by Collins Dictionary
- National Kishore Kumar Award 2023 : Renowned filmmaker Rajkumar Hirani
- 50th American Film Institute (AFI) Life Achievement Award : Oscar-winning filmmaker Francis Ford Coppola
- Miss Grand International 2024 title : Rachel Gupta (Jalandhar)
- Men's Ballon d'Or- Rodri (Spain, Manchester City)
- Women's Ballon d'Or-Aitana Bonmati (Spain, FC Barcelona)



Ques : Which Ministry Launched 'Know Your Medicine' App to Promote Clean Sports ?
स्वच्छ खेलों को बढ़ावा देने के लिए किस मंत्रालय ने 'नो योर मेडिसिन' ऐप लॉन्च किया?

- (a) Union Minister of Labour & Employment / केंद्रीय श्रम एवं रोजगार मंत्री
- (b) Union Minister of Youth Affairs & Sports / केंद्रीय युवा मामले और खेल मंत्री
- (c) Union Minister of Home affairs / केंद्रीय गृह मंत्री
- (d) Both a and b / ए और बी दोनों
- (e) Both a and c / ए और सी दोनों

Answer : Option B

Explanation : •

- The Union Minister for Youth Affairs and Sports has started a statewide campaign to improve the battle against doping in sports, encouraging athletes, coaches, and the entire sporting community to use the National Anti-Doping Agency (NADA) India's 'Know Your Medicine (KYM)' app.
- It is part of NADA India's larger objective to enhance anti-doping awareness and education, providing athletes with critical information for staying pure.
- The software enables users to rapidly determine whether a given medicine or its ingredients contain any compounds forbidden by the World Anti-Doping Agency (WADA).
- Its unique image and audio search tools allow users to select their sport category and search for specific sport-related information
- World Anti-Doping Agency (WADA) was established in 1999 as an international independent agency to lead a collaborative worldwide movement for doping-free sport.

About National Anti-Doping Agency :

- It was founded by the Government of India with the goal of serving as India's autonomous anti-doping organization, with a vision of dope-free sports.
- It was established as a registered society under the Societies Registration Act of 1860 in November 2005.



Ques : inauguration of firstever Integrated Check Post (ICP) along the India-Bhutan border at Darranga village in which state ?

किस राज्य के दरंगा गांव में भारत-भूटान सीमा पर पहली एकीकृत जांच चौकी (आईसीपी) का उद्घाटन?

- (a) Tripura / त्रिपुरा
- (b) Sikkim / सिक्किम
- (c) Assam / असम
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Meghalaya / मेघालय

Answer : Option C

Explanation : •

- The Governor of Assam, Lakshman Prasad Acharya, inaugurated the first Integrated Check Post (ICP) on the India-Bhutan border in Darranga village.
- The facility was built by the Land Ports Authority of India.
- ICP Darranga, spanning 14.5 acres, aims to boost trade and cross-border travel through contemporary infrastructure.
- The ICP's strategic location, just 700 meters from the India-Bhutan border, makes it an ideal commercial and transit hub.
- Darranga is easily accessible via National Highway (NH) 27 from Rangia, Assam in India.

About Land Ports Authority of India (LPAI) :

- Established : 2012
- HQ : New Delhi
- Chairman : Aditya Mishra



Recent News Headlines Related to First in india and world :

- Yogi Adityanath, Uttar Pradesh's Chief Minister, unveiled the state's first double-decker electric bus during the Aakanksha Haat program at Indira Gandhi Pratishthan.
- The proposed 'Durgesh Aranya Zoological Park' in Bankhandi, Kangra district, would be India's first zoo to gain certification from the Indian Green Building Council (IGBC) for its sustainable and environmentally friendly activities.
- The country's first 'Writer's village' was jointly inaugurated by former President Ram Nath Kovind, Uttarakhand Governor Lt Gen Gurmeet Singh (retd) and Chief Minister Pushkar Singh Dhami.
- India's first Demonstration Facility for Biopolymers Inaugurated by Dr. Jitendra Singh, Union Minister of State for Science and Technology at Jejuri in Pune. The initiative highlights PM Narendra Modi's vision of a 'Net Zero' carbon economy by 2070.
- Union Minister of State for Science and Technology (Independent Charge) Dr Jitendra Singh unveiled Pavana Chitra, India's first Airport based self-powered indoor air quality monitoring facility at Thiruvananthapuram International Airport.
- Butterfly enthusiasts from the Nilgiris have recorded for the first time in India, the Nilgiri tit Butterfly (*Hypolycaena nilgirica*) utilising a large terrestrial orchid plant as a host
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, Earth Sciences, PMO, Atomic Energy, Space, and Personnel, Public Grievances, and Pensions, has opened the new complex of India's first bio-manufacturing institute, the "BRIC-National Agri-Food Bio-Manufacturing Institute" (BRIC-NABI).
- 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.
- Kerala Chief Minister Pinarayi Vijayan has opened India's first supercapacitor manufacturing facility at Keltron Component Complex Limited (KCCL) in Kallyassery, Kannur.





Ques : Who has been Appointed as Director of US National Intelligence ?

यूएस नेशनल इंटेलिजेंस के निदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Tulsi Gabbard / तुलसी गबार्ड
- (b) Arindam Bagchi / अरिंदम बागची
- (c) Subodh Kumar / सुबोध कुमार
- (d) Tanu Singh / तनु सिंह
- (e) Arvindar Singh Sahney / अरविन्दर सिंह साहनी

Answer : Option A

Explanation : •

- Tulsi Gabbard, an American of Hindu faith Appointed as Director of National Intelligence.
- Gabbard first gained attention in India after taking oath on the Bhagavad Gita.
- Gabbard, a former Democrat and current Republican, is a veteran of the US Army National Guard and has served in Iraq.



Ques : Valdecy Urquiza elected as INTERPOL's New Secretary General. He is from which country ?

वाल्देसी उरकिज़ा को इंटरपोल का नया महासचिव चुना गया। वह किस देश से है?

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

Answer : Option C

Explanation : •

- Valdecy Urquiza, a Federal Police Commissioner from Brazil Appointed as Secretary-General of the International Criminal Police Organisation INTERPOL.
- He Replaced Jurgen Stock of Germany.
- He was the first person from a developing country Brazil to hold this position since INTERPOL's establishment in 1923.

About International Criminal Police Organisation (INTERPOL) :

- Established : 1923
- HQ : Lyon, France
- Member : 196
- President : Ahmed Naser Al-Raisi of the United Arab Emirates (UAE)



Recent Defence related appointments :

- Rajesh Kumar Singh : Defence Secretary at South Block
- Surgeon Vice Admiral Kavita Sahai : Director General Medical Services (Navy)
- Paramesh Sivamani : 26th Director General of the Indian Coast Guard (ICG)
- 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

EXAM
Genius



Ques : Birsa Munda Jayanti Celebrated every year on which day ?

बिरसा मुंडा जयंती हर साल किस दिन मनाई जाती है?

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

Answer : Option E

Explanation : •

- Birsa Munda Jayanti, also known as Janjatiya Gaurav Divas or Tribal Pride Day, takes place on November 15th each year. Also known as Janjatiya Gaurav Divas or Tribal Pride Day.
- Birsa Munda, a courageous tribal leader and liberation warrior, was born on this date. He is famous for leading the Ulgulan uprising against British authority and advocating for tribal rights in India.
- Bhagwan Birsa Munda was born on November 15, 1875, in Ulihatu, a village in Jharkhand.
- In 2021, the Indian government declared November 15 as National Tribal Pride Day to honor the birth anniversary of Birsa Munda.



Important Days :

- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 9 November : World Adoption Day
- 9 to 15 November : International Week of Science and Peace
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)
- 10 November : World Public Transport Day (Theme 2024: Connecting Communities, Reducing Emissions)
- 11 November : National Education Day 2024
- 11-15 November : World Quality Week 2024 (Theme 2024 Quality: From Compliance to Performance)
- 12 November : World Pneumonia Day 2024 (Theme 2024 Every Breath Counts: Stop Pneumonia in Its Tracks)
- 13 November : 27th World Kindness Day 2024
- 14 November : Children's Day, also known as Bal Diwas (Theme 2024 For every child, every right)
- 14 November : World Diabetes Day 2024 (Theme is "Bridging Barriers and Gaps")
- 14th to 20th November : All India Cooperative Week (Theme 2024 Role of Cooperatives in Building Viksit Bharat)

EXAM
Genius



IMPORTANT ONE – LINER Current Affairs

Alix Didier Fils-Aime Appointed as Prime Minister of Haiti. He Replaced Garry Conille.

Moody's Ratings forecast a 7.2 percent GDP growth for India in 2024, saying the Indian economy is in a sweet spot.

Galaxy Health Insurance Company Limited has launched its first health insurance product, 'Galaxy Promise'. sum insured options ranging from Rs.3 lakh to Rs.1 crore. Managing Director and CEO of Galaxy Health Insurance is G Srinivasan

Victoria Kjaer Theilvig of Denmark was crowned as Miss Universe at the 73rd Miss Universe 2024 pageant held in Mexico City Arena, Mexico.

Housing and urban affairs minister Manohar Lal Khattar announced the chowk outside the Inter-State Bus Terminal (ISBT) bus stand in Delhi's Sarai Kale Khan will be renamed after Bhagwan Birsa Munda

Reliance Industries and Walt Disney have finalized an \$8.5 billion merger of their Indian media assets.

Recently, twenty-four coastal villages of Odisha have been recognized as 'Tsunami Ready' by UNESCO's Intergovernmental Oceanographic Commission.

Symbiosis International University's first international campus Inaugurated by External Affairs Minister Dr. S. Jaishankar and UAE Minister Sheikh Nahyan bin Mubarak Al Nahyan at Dubai Knowledge Park

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

एलिव्स डिडिएर फिल्स-एडम को हैती के प्रधान मंत्री के रूप में नियुक्त किया गया। उन्होंने गैरी कॉनिल का स्थान लिया।

मूडीज रेटिंग्स ने 2024 में भारत के लिए 7.2 प्रतिशत जीडीपी वृद्धि का अनुमान लगाते हुए कहा कि भारतीय अर्थव्यवस्था अच्छी स्थिति में है।

गैलेक्सी हेल्थ इंश्योरेंस कंपनी लिमिटेड ने अपना पहला स्वास्थ्य बीमा उत्पाद 'गैलेक्सी प्रॉमिस' लॉन्च किया है। बीमा राशि के विकल्प 3 लाख रुपये से 1 करोड़ रुपये तक हैं। गैलेक्सी हेल्थ इंश्योरेंस के प्रबंध निदेशक और सीईओ जी श्रीनिवासन हैं

मेक्सिको सिटी एरेना, मैक्सिको में आयोजित 73वीं मिस यूनिवर्स 2024 प्रतियोगिता में डेनमार्क की विक्टोरिया कजेर थीलविग को मिस यूनिवर्स का ताज पहनाया गया।

आवास और शहरी मामलों के मंत्री मनोहर लाल खट्टर ने घोषणा की कि दिल्ली के सराय काले खां में अंतर-राज्य बस टर्मिनल (आईएसबीटी) बस स्टैंड के बाहर चौक का नाम बदलकर भगवान बिरसा मुंडा के नाम पर रखा जाएगा।

रिलायंस इंडस्ट्रीज और वॉल्ट डिज़नी ने अपनी भारतीय मीडिया संपत्तियों के 8.5 बिलियन डॉलर के विलय को अंतिम रूप दे दिया है।

हाल ही में, यूनेस्को के अंतर सरकारी महासागरीय आयोग द्वारा ओडिशा के चौबीस तटीय गांवों को 'सुनामी के लिए तैयार' के रूप में मान्यता दी गई है।

सिम्बायोसिस इंटरनेशनल यूनिवर्सिटी के पहले अंतरराष्ट्रीय परिसर का उद्घाटन विदेश मंत्री डॉ. एस. जयशंकर और संयुक्त अरब अमीरात के मंत्री शेख नाहयान बिन मुबारक अल नाहयान ने दुबई नॉलेज पार्क में किया।

EXAM
Genius



Ques : Public Sector Banks to Introduce Micro, small and Medium Enterprises Credit Model with Loan Range of Rs.25 Lakh to ____ Crore

सार्वजनिक क्षेत्र के बैंक सूक्ष्म, लघु और मध्यम उद्यम ऋण शुरू करेंगे Rs.25 लाख से ____ करोड़ की ऋण सीमा वाला मॉडल

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

Answer : Option E

Explanation :

- PSBs plan to implement a credit risk assessment approach for MSMEs (Micro, Small, and Medium Enterprises) for loans ranging from Rs.25 lakh to Rs.5 crore.
- The model will be launched on November 25, 2024 by Bank of India, Punjab & Sind Bank, and Indian Bank
- followed by six other PSBs on November 30, 2024 (Bank of Baroda, Union Bank of India, UCO Bank, Central Bank of India, Indian Overseas Bank, and Punjab National Bank).

EXAM
Genius



Ques : Moody's Ratings has raised India's economic growth forecast for FY2024 to what per cent?

मूडीज रेटिंग्स ने वित्त वर्ष 2024 के लिए भारत के आर्थिक विकास का अनुमान बढ़ाकर कितने प्रतिशत कर दिया है?

- (a) 6.8%
- (b) 7.0%
- (c) 7.2%
- (d) 7.4%
- (e) 7.6%

Answer : Option C

Explanation :

- Moody's Ratings predicts 7.2 percent GDP growth for India in 2024, stating that the Indian economy is in a favorable position, although inflation worries may drive the RBI to maintain a reasonably tight monetary policy this year.
- Moody's added that, despite the short-term increase, retail inflation could reduce toward the Reserve Bank's objective in the following months as food prices fall due to increased planting and enough food grain buffer stockpiles.
- Retail inflation surged to a 14-month high of 6.21 percent, exceeding the RBI's maximum tolerance limit, due to a strong increase in vegetable costs.

Updated GDP List :

- Moody Ratings – 2% (CY24)
- S&P – 6.8% (FY25), 6.9% (FY26), 7% (FY27)
- IMF – 7% (FY25), 6.5% (FY26)
- World Bank – 7% (FY25)
- ADB – 7% (FY24), 7.2%(FY25)
- Goldman Sachs – 6.7% (CY24), 6.4% (CY24)
- SBI – 7%



Ques : Where is the headquarter of SoftBank Group ?

सॉफ्टबैंक ग्रुप का मुख्यालय कहाँ है?

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

Answer : Option C

Explanation :

- Nvidia and SoftBank Corporation announced the deployment of the world's first telecom network that can conduct AI and 5G operations simultaneously.
- The firms refer to this network as a 'artificial intelligence radio access network' (AI-RAN), marking a new era in telecommunications.
- The AI-RAN network, developed by Nvidia and SoftBank Group, seamlessly blends AI workloads with 5G capabilities.

About SoftBank Group :

- Established : 1981
- HQ : Tokyo, Japan
- Chairman and CEO : Masayoshi Son



Recently signed banking agreements

- Visa has teamed with fintech company Affirm to launch a single card in the United States that accepts both debit transactions and "Buy Now, Pay Later" (BNPL) purchases, meeting the need for flexible payment choices.
- The International Finance Corporation (IFC) will combine with Bajaj Finance to spend \$400 million of the \$1 billion fundraising effort to help expand the latter's EV fleet, energy-efficient consumer goods (EECG), and women's empowerment
- Cashfree Payments has worked with Indian firms such as Swiggy and Nykaa to allow international clients to make payments in India.
- State Bank of India (SBI) has established the 'SBI Innovation Hub' in collaboration with APIX, a global collaborative innovation platform for financial institutions and FinTechs.
- The Insolvency and Bankruptcy Board of India (IBBI) has announced a collaboration with the Indian Banks' Association (IBA) to facilitate asset auctions on the eBKray platform
- Punjab & Sind Bank (PSB), a public sector bank, has partnered with National e-Governance Services Ltd to create an e-Bank Guarantee (e-BG) program
- Tata Power Renewable Energy Ltd has teamed with IndusInd Bank to provide solar financing solutions for Micro and Small Enterprises (MSEs).
- Solex Energy has teamed with State Bank of India (SBI) to provide solar financing alternatives to commercial, industrial, and institutional customers.
- The Indian Institute of Management (IIM) Shillong and the Small Industries Development Bank of India (SIDBI) have joined to promote entrepreneurship in India's Northeast.
- India Exim Finserve IFSC Private Limited, a subsidiary of Export-Import Bank of India, has partnered with Singapore-based VoloFin Services Private Limited to offer comprehensive receivable finance solutions to Indian exporters.
- PhonePe has teamed up with Bajaj Allianz General Insurance to provide an affordable firecracker-related injury insurance policy for Diwali.



Ques : Who Empowers Rural Youth Entrepreneurs Through Jagriti Yatra 2024 to Boost 'Viksit Bharat' ?

'विकसित भारत' को बढ़ावा देने के लिए जागृति यात्रा 2024 के माध्यम से ग्रामीण युवा उद्यमियों को कौन सशक्त बनाता 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, India's largest public sector bank, has joined with Jagriti Yatra 2024, an 8,000-kilometer, 15-day entrepreneurial adventure through India's Tier 2 and Tier 3 districts.
- This initiative will help 500 young entrepreneurs explore prospects, receive expert mentorship, and gain practical experience.
- The bank developed 152 Rural Self Employment Training Institutes (RSETIs) and trained over 11.5 lakh rural individuals, resulting in 74% becoming self-employed.
- SBI is the market leader in Self-Help Group (SHG) loans, having a portfolio worth over Rs. 50,000 crores and benefiting over 1 crore women.
- In FY24, the bank disbursed ₹49,000 crore in Mudra loans and Rs.1,550 crore under the PM SVANidhi initiative, highlighting its role in supporting grassroots entrepreneurship.



Recent News Headlines Related to SBI :

- SBI is aiming to secure a \$1.25 billion five-year loan, which would be the largest dollar-denominated loan from India's financial sector in 2024.
- During the India Entrepreneurs Forum (IEF), the South African CEOs of the State Bank of India (SBI) and India Exim Bank emphasized their efforts to bridge the trade finance gap for firms in Africa.
- 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 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.



Ques : Which bank designates RCom and its subsidiary as 'fraud' accounts ?

कौन सा बैंक आरकॉम और उसकी सहायक कंपनी को 'धोखाधड़ी' खतों के रूप में नामित करता है?

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

Answer : Option A

Explanation :

- Canara Bank designated Reliance Communications (RCom) and its subsidiary, Reliance Telecom, as "fraud" accounts due to non-compliance with sanctioned terms.
- Canara Bank approved a loan of Rs 1,050 crore to Reliance Communications.
- In March 2017, Reliance Communications was classed as a non-performing asset (NPA).

About Canara Bank :

- Established : 1906
- HQ : Bangalore, Karnataka
- Non-Executive Chairman : Vijay Srirangan
- MD & CEO : K. Satyanarayana Raju
- Tagline : Together we can



Ques : Prime Minister Narendra Modi has inaugurated the 1st Bodoland Mahotsav in __.
प्रधान मंत्री नरेंद्र मोदी ने __ में पहले बोडोलैंड महोत्सव का उद्घाटन 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 : •

- Prime Minister Narendra Modi launched the inaugural Bodoland Mohotsav in Delhi, a two-day celebration of the Bodo language, literature, and culture.
- The occasion highlights progress made since the Bodo Peace Accord in 2020, which ended decades of conflict and violence.
- The Prime Minister announced considerable investments in the region, including a Rs 1500 crore development package from the Central Government for Bodoland.
- The theme for the Mahotsav is 'Peace and Harmony for Prosperous Bharat' with a focus on the rich culture, language and education of the Bodo community along with other communities from the Bodoland Territorial Region.



Recent News Headlines Related to Festivals & Fairs :

- Igas Bagwal (also known as Budhi Diwali or Harbodhni Ekadashi) : Uttarakhand
- Bali Padyami festival (Bali Pratipada) : Karnataka
- Ningol Chakkouba : Meitei community in Manipur
- 20th Divya Kala Mela : goal is to help Divyang craftsmen market and promote their products
- 8th Bhartiya Kala Mahotsav : President Droupadi Murmu has inaugurated in Secunderabad, Telangana. focuses on the North-Eastern states.
- Jivitputrika or Jitiya Vrat : Hindu festival celebrated by mothers in northern and eastern India, including Bihar, Uttar Pradesh, Jharkhand, and Nepal.
- 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





Ques : Against which team Haryana's Anshul Kamboj took 10 wickets in an inning in a Ranji Trophy match?

हरियाणा के अंशुल कंबोज ने किस टीम के खिलाफ रणजी ट्रॉफी मैच में एक पारी में 10 विकेट लिए?

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

Answer : Option A

Explanation : •

- Anshul Kamboj, a Haryana fast bowler, made Ranji Trophy history by taking all ten wickets against Kerala.
- He reached this milestone when he dismissed Shoun Roger of Kerala, returning with a match figure of 10 for 49 from 30.1 overs.
- The Ranji Trophy Elite Group C match between Haryana and Kerala is taking place at the Chaudhary Bansi Lal Stadium in Lahli, Haryana.
- This marks the third time in the history of the premier Ranji Trophy tournament that a bowler has taken all ten wickets in an inning.
- Premangsu Chatterjee of Bengal was the first player to take ten wickets in a single inning. In the 1956-57 Ranji season, he took all ten wickets for Assam in one innings.
- Pradeep Sunderam of Rajasthan was the second player to take all ten wickets for Vidarbha during the 1985-86 Ranji Trophy season. Anshul Kamboj is the third player.



Recent News headlines related to Sports

- Indian Para badminton players won 24 medals (6 gold, 9 silver, and 9 bronze) in the Badminton World Federation Japan Para Badminton International 2024 in Tokyo, Japan
- Aravindh Chithambaram won the Chennai Grand Masters 2024 with a late charge, winning the final two classical games.
- Alexander Zverev, a German tennis star from Hamburg, won his second Masters 1000 championship in 2024 by defeating France's Ugo Humbert 6-2, 6-2 in the Paris Masters final.
- Arjun Erigaisi made a significant leap in the chess world by securing the world No. 2 spot in live ratings.
- India's Pankaj Advani has won the IBSF World Billiards Championship 150-up format title. He defeated England's Robert Hall in the final clash of the tournament at Doha in Qatar.
- The Karnataka Wrestling Association will hold the 2024 Senior National Wrestling Championship in Bengaluru from December 6 to 8.
- Brigadier (Dr) BD Mishra (Retd), the Lieutenant Governor of Ladakh, opened the 4th LG Cup Horse Polo-2024 Tournament at the newly constructed Polo Stadium in Goshan, Drass.
- Anish Sarkar of Kolkata, West Bengal, has become the world's youngest FIDE-rated chess player. At the age of three years, eight months, and 19 days, Anish achieved a FIDE rating of 1555
- Indian boxers Parthavi Grewal, Vanshika Goswami, and Hemant Sangwan won gold medals at World Boxing's first U19 World Championships in Colorado, USA, showcasing their exceptional potential.

EXAM
Genius



Ques : NASA has collaborated with ____ to create a more accessible and user-friendly artificial intelligence-based chatbot that can assist people in decoding scientific facts about Earth.

नासा ने अधिक सुलभ और उपयोगकर्ता के अनुकूल कृत्रिम बुद्धिमत्ता-आधारित चैटबॉट बनाने के लिए _ के साथ सहयोग किया है जो पृथ्वी के बारे में वैज्ञानिक तथ्यों को डिकोड करने में लोगों की सहायता कर सकता है।

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

Answer : Option A

Explanation : •

- NASA has worked with Microsoft to create a more accessible and user-friendly Artificial Intelligence-based chatbot that can assist individuals in decoding scientific facts about the Earth.
- The new Earth Copilot can respond to individuals "through plain language queries" on topics ranging from wildfire monitoring to climate change tracking, altering how people interact with Earth data.
- The AI model is built on Microsoft's Azure cloud platform and includes powerful AI capabilities that will change the way people search, discover, and analyze NASA's complicated geographic data, which has previously only been available to a small number of academics and scientists.



Ques : Which of the following states hosted the 6th Helicopter and Small Aircraft Summit 2024?

निम्नलिखित में से किस राज्य ने छठे हेलीकॉप्टर और लघु विमान शिखर सम्मेलन 2024 की मेजबानी की?

- (a) Tripura / त्रिपुरा
- (b) Sikkim / सिक्किम
- (c) Assam / असम
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Meghalaya / मेघालय

Answer : Option E

Explanation : •

- The 6th Helicopter & Small Aircraft Summit 2024 was inaugurated in Shillong, Meghalaya. Pawan Hans Ltd organized the event, which took place at Courtyard by Marriott, in conjunction with FICCI and with support from the Ministry of Civil Aviation and the Meghalaya government.
- The summit aims to increase the usage of helicopters and small planes throughout India, with a special emphasis on tackling connectivity difficulties in places such as the Northeast.
- The conference brought together a variety of industry actors, including operators, original equipment manufacturers, maintenance providers, regulators, and financing companies, as well as officials from state governments.

About Meghalaya :

- Capital – Shillong
- Chief Minister – Conrad Sangma
- Governor – Phagu Chauhan



Recent News Headlines Related to Summits / conference

- Annual High-Level Meeting 7th Edition Held at Colombo between Indian Coast Guard (ICG) and Sri Lanka Coast Guard (SLCG)
- Tri-Services Commanders' Conference (TSTCC) 35th Edition Held at Southern Naval Command, Kochi and Chaired by Chief of Defence Staff General Anil Chauhan.
- Meeting of the Conference of the Parties to the Convention on Biological Diversity (CBD COP 16) 16th Edition Held at Cali, Colombia. Theme is Peace with Nature
- Chief of Defence Staff General Anil Chauhan has inaugurated the 2nd edition of the annual Indian Military Heritage Festival in New Delhi
- The Indian Poultry Equipment Manufacturers Association (IPEMA) will host a three-day poultry expo in Hyderabad.
- The 29th Conference of the Parties to the UN Framework Convention on Climate Change (COP29) kick off in the Azerbaijani capital Baku, aiming to address escalating climate challenges.
- International Solar Alliance hosts the third edition of the High-level Conference on New Technologies for Clean Energy Transition at New Delhi.
- The 352nd Governing Body meeting of the International Labour Organisation (ILO) was held in Geneva
- The fourth edition of the AIM-ICDK Water Innovation Challenge 4.0 was successfully completed at the 2024 Next Generation Digital Action (NGDA) in Copenhagen, Denmark, marking a significant milestone in the developing Indo-Danish Green Strategic Partnership.
- Nitin Gadkari, Union Minister for Road Transport and Highways, has inaugurated the 83rd session of the Indian Roads Congress in Raipur, Chhattisgarh
- The Indian Navy had its third bi-annual interaction, 'MAHASAGAR', with the heads of foreign navies.
- The 21st India-US Military Cooperation Group (MCG) conference took place at the Manekshaw Centre in New Delhi.





Ques : Which state Inaugurates Jauljibi Mela 2024 in Pithoragarh ?

किस राज्य ने पिथौरागढ़ में जौलजीबी मेला 2024 का उद्घाटन किया?

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

Answer : Option C

Explanation : •

- Uttarakhand CM Pushkar Singh Dhami inaugurated the Jauljibi Mela 2024 at Pithoragarh, describing it as a "invaluable heritage" for the state.
- During the ceremony, Dhami announced 18 development projects worth ₹64.47 crores, including considerable investments in rural and agricultural areas.
- The CM announced 18 projects, totaling Rs.29.65 crore for 13 inaugurated initiatives and Rs.34.72 crore for 5 new ones.



Ques : Which state government has launched the 'Come and Install Solar Power Projects' initiative?

किस राज्य सरकार ने 'आओ और सौर ऊर्जा परियोजनाएँ लगाएँ' पहल शुरू की है?

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

Answer : Option C

Explanation : •

- Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu has announced the 'Come and Install Solar Power Projects' program to stimulate investment in the state's solar and renewable energy projects.
- This is part of the state government's goal to make Himachal Pradesh a clean, green energy state by March 31, 2026.
- According to the government, 300 MW of ground-mounted solar power projects have been given to the private sector, with 62 MW currently operational. The public sector is constructing 32 MW of solar installations.
- Under this proposal, the government will pay farmers Rs 20,000 per month in rent in exchange for donating three bighas of land for the construction of a solar power plant.

About Himachal Pradesh :

- Capital – Shimla (Summer), Dharamshala (Winter)
- Chief Minister – Sukhwinder Singh Sukhu
- Governor – Shiv Pratap Shukla
- Deputy Chief Minister – Mukesh Agnihotri



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

अंतर्राष्ट्रीय सहिष्णुता दिवस हर साल किस दिन मनाया जाता है?

- (a) 15 November
- (b) 16 November
- (c) 17 November
- (d) 18 November
- (e) 19 November

Answer : Option B

Explanation : •

- Every year on November 16th, we mark International Day of Tolerance.
- To develop mutual understanding among cultures and increase individual tolerance.
- Theme 2024: Promoting Respect and Understanding Worldwide.
- This day was established in 1995 to promote global discourse and collaboration in combating intolerance, discrimination, and violence.
- This declaration emphasized that tolerance is more than a moral obligation; it is also a legal and political imperative for peace and social harmony.



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

राष्ट्रीय प्रेस दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

- (a) 15 November
- (b) 16 November
- (c) 17 November
- (d) 18 November
- (e) 19 November

Answer : Option B

Explanation : •

- National Press Day is marked on November 16 in India, commemorating the formation of the Press Council of India (PCI) in 1966.
- It emphasizes the important role of the press in a democratic society. The press is frequently referred to as the "fourth pillar of democracy," with a critical role in holding the government accountable.
- Theme 2024: Changing Nature of the Press
- The PCI was founded under the Press Council Act, with the primary goal of ensuring press freedom.



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

अंतर्राष्ट्रीय छात्र दिवस हर साल किस दिन मनाया जाता है?

- (a) 16 November
- (b) 17 November
- (c) 18 November
- (d) 19 November
- (e) 20 November

Answer : Option B

Explanation : •

- Every year on November 17, we celebrate International Students' Day.
- Theme 2024: Keep striving, studying, and believing in the power of education.
- The day is observed to remember the bravery of thousands of student activists in Prague who battled for the right to higher education during the Nazi invasion.
- On November 17, 1939, Nazi forces captured the Czech Republic, executing nine demonstrators without trial. They also seized over 1,200 pupils and transferred them to detention camps. There were only a few survivors in the camp.
- In 1941, the International Students' Council in London staged the first observance to commemorate the deaths of 1,200 University of Prague students. It was at this point that university students decided to declare the day as International Students' Day



Important Days :

- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 9 November : World Adoption Day
- 9 to 15 November : International Week of Science and Peace
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)
- 10 November : World Public Transport Day (Theme 2024: Connecting Communities, Reducing Emissions)
- 11 November : National Education Day 2024
- 11-15 November : World Quality Week 2024 (Theme 2024 Quality: From Compliance to Performance)
- 12 November : World Pneumonia Day 2024 (Theme 2024 Every Breath Counts: Stop Pneumonia in Its Tracks)
- 13 November : 27th World Kindness Day 2024
- 14 November : Children's Day, also known as Bal Diwas (Theme 2024 For every child, every right)
- 14 November : World Diabetes Day 2024 (Theme is "Bridging Barriers and Gaps")
- 14th to 20th November : All India Cooperative Week (Theme 2024 Role of Cooperatives in Building Viksit Bharat)
- 15 November : Birsa Munda Jayanti

EXAM
Genius



IMPORTANT ONE – LINER Current Affairs

Prajnesh Gunneswaran, the Indian tennis star who won a bronze medal in singles at the 2018 Jakarta Asian Games, announced his retirement from professional tennis

The FISU World University Championship Shooting 2024 was held at the Dr Karni Singh Shooting Range in Tughlakabad, New Delhi. The mascot of the game was Trunky, an elephant. The Indian shooters finished with 24 medals, including 9 gold, 9 silver, and 6 bronze.

External Affairs Minister Dr S. Jaishankar launched his book, Why Bharat Matters, at the Mohammed Bin Rashid Library in Dubai, UAE.

GMR Hyderabad International Airport Limited (GHIAL) has received global recognition at the prestigious 'Airport Excellence Awards' during the Saudi Airport Exhibition 2024, held at the Riyadh International Convention and Exhibition Center.

Most Public Sector Banks (PSBs) are set to launch a credit risk assessment model for MSMEs (Micro, Small, and Medium Enterprises) to assess loans ranging from Rs.25 lakh to Rs.5 crore.

Bharat Sanjeevani Krishi Utthan initiative Launched by IndusInd Bank Limited (IBL) and Bharat Financial Inclusion Limited (BFIL) To provide a robust framework for empowering FPOs across India.

National Mission for Clean Ganga (NMCG) taken a key initiatives in this mission is the launch of a special Dolphin Ambulance to aid in the rescue of injured Ganga Dolphins, a species vital to the river's ecosystem.

Why Bharat Matters Authored by External Affairs Minister Dr. S. Jaishankar Launched at Mohammed Bin Rashid Library in Dubai, UAE

EXAM
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महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

2018 जकार्ता एशियाई खेलों में एकल में कांस्य पदक जीतने वाले भारतीय टेनिस स्टार प्रजनेश गुणेश्वरन ने पेशेवर टेनिस से संन्यास की घोषणा की

FISU वर्ल्ड यूनिवर्सिटी चैंपियनशिप शूटिंग 2024 नई दिल्ली के तुगलकाबाद में डॉ कर्णी सिंह शूटिंग रेंज में आयोजित की गई थी। खेल का शुभंकर ट्रंकी, एक हाथी था। भारतीय निशानेबाजों ने 9 स्वर्ण, 9 रजत और 6 कांस्य सहित 24 पदक जीते।

विदेश मंत्री डॉ. एस. जयशंकर ने दुबई, संयुक्त अरब अमीरात में मोहम्मद बिन राशिद लाइब्रेरी में अपनी पुस्तक, 'व्हाई भारत मैटर्स', लॉन्च की।

जीएमआर हैदराबाद इंटरनेशनल एयरपोर्ट लिमिटेड (जीएचआईएल) को रियाद इंटरनेशनल कन्वेंशन एंड एक्जीबिशन सेंटर में आयोजित सऊदी एयरपोर्ट प्रदर्शनी 2024 के दौरान प्रतिष्ठित 'एयरपोर्ट एक्सीलेंस अवार्ड्स' में वैश्विक मान्यता मिली है।

अधिकांश सार्वजनिक क्षेत्र के बैंक (पीएसबी) 25 लाख रुपये से 5 करोड़ रुपये तक के ऋण का आकलन करने के लिए एमएसएमई (सूक्ष्म, लघु और मध्यम उद्यम) के लिए एक क्रेडिट जोखिम मूल्यांकन मॉडल लॉन्च करने के लिए तैयार हैं।

पूरे भारत में एफपीओ को सशक्त बनाने के लिए एक मजबूत ढांचा प्रदान करने के लिए इंडसइंड बैंक लिमिटेड (आईबीएल) और भारत फाइनेंशियल इक्विटीज लिमिटेड (बीएफआईएल) द्वारा भारत संजीवनी कृषि उत्थान पहल शुरू की गई।

राष्ट्रीय स्वच्छ गंगा मिशन (एनएमसीजी) ने इस मिशन में एक महत्वपूर्ण पहल की है, जिसमें नदी के पारिस्थितिकी तंत्र के लिए महत्वपूर्ण प्रजाति, घायल गंगा डॉल्फिन के बचाव में सहायता के लिए एक विशेष डॉल्फिन एम्बुलेंस का शुभारंभ किया गया है।

विदेश मंत्री डॉ. एस. जयशंकर द्वारा लिखित 'व्हाई भारत मैटर्स' को दुबई, संयुक्त अरब अमीरात में मोहम्मद बिन राशिद लाइब्रेरी में लॉन्च किया गया

EXAM
Genius



Ques : Unifi Asset Management receives _ approval to launch mutual fund operations
यूनिफ़ी एसेट मैनेजमेंट को म्यूचुअल फंड संचालन शुरू करने के लिए ____ की मंजूरी मिल गई है

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

Answer : Option D

Explanation :

- Unifi Asset Management Pvt Ltd, a wholly owned subsidiary of Unifi Capital, has received final approval from the Securities and Exchange Board of India (SEBI) to launch its mutual fund operations.
- The Fund aims to bring Unifi's core absolute value investing process to investors seeking specialist funds with a focus on niche and rewarding opportunities.
- The company has assembled an experienced mutual fund staff by combining internal knowledge with selective external recruits.
- Unifi Capital, formed in 2001, is a registered portfolio manager with about ₹27,000 crore (\$3.2 billion) in assets under management (AUM) across equity and debt platforms through its PMS and AIF offerings in India and abroad as of October 31, 2024.
- The CEO of Unifi Mutual Fund is George Alexander.



Recent News Headlines Related to SEBI

- SEBI may soon expand angel funds' investor base to include Hindu undivided families (HUFs), family trusts, and single proprietorships.
- SEBI, the market regulator, has exempted infrastructure investment trusts (InvITs) and real estate investment trusts (REITs) from specific lock-in and allotment restrictions when issuing units to an employee benefit trust under unit-based employee benefit (UBEB) schemes.
- The Securities and Exchange Board of India (SEBI) requires qualified stock brokers (QSBs) to provide clients with either a UPI-based block system for trading or a three-in-one trading account.
- SEBI seeks to widen the definition of Unpublished Price Sensitive Information (UPSI) to include restructuring plans, anticipated fundraising activities, one-time bank payments, and other significant business actions.
- SEBI has suggested new restrictions, including a Rs 1 crore minimum investment requirement for participants in securitization activities.
- SEBI strives to enhance the deployment of funds obtained by asset management firms (AMCs) during New Fund Offers (NFOs), ensuring timely investment and protecting investor interests.
- SEBI levied a Rs.16 lakh penalty on Edelweiss Asset Management Ltd, CEO Radhika Gupta, and fund manager Trideep Bhattacharya for violating mutual fund regulations.
- SEBI extended the deadline to implement direct payout of securities to the Demat account from October 14 to November 11, 2024, to ensure a hassle-free implementation.
- SEBI has changed the nomination rules between Mutual Funds (MF) and Demat Accounts allowing the holders of both instruments to include up to 10 nominees.
- SEBI is considering permitting mutual funds (MFs) to start a new type of actively managed commodity fund that invests solely in exchange-traded commodity derivatives (ETCDs).
- SEBI approved a new asset class, allowing high-net-worth investors to invest in riskier regulated products. The new asset class is to have a minimum investment amount of Rs 10 lakh.



Ques : Reserve Bank of India to Launch Cloud Services in which year ?

भारतीय रिज़र्व बैंक किस वर्ष क्लाउड सेवाएँ लॉन्च करेगा?

- (a) 2024
- (b) 2025
- (c) 2026
- (d) 2027
- (e) 2028

Answer : Option B

Explanation : •

- The Reserve Bank of India (RBI) will launch a trial initiative in 2025 to provide affordable cloud data storage for financial enterprises.
- The program will compete with global cloud giants such as Amazon Web Services, Microsoft Azure, Google Cloud, and IBM Cloud in India's developing cloud services sector.
- India's cloud services market was valued at \$8.3 billion in 2023 and is expected to reach \$24.2 billion by 2028.
- The RBI's Asset Development Fund would provide initial capital of Rs.229.74 billion.

EXAM
Genius



Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has given banks and ATM operators some leeway in implementing the cassette swap mechanism for cash replenishment at ATMs.
- RBI issued a new guideline requiring banks to use Note Sorting Machines (NSMs) that meet revised criteria.
- The Reserve Bank of India (RBI) now allows Foreign Portfolio Investors (FPIs) to convert their assets into Foreign Direct Investment (FDI) if their equity stakes in Indian companies surpass 10%.
- The Reserve Bank of India (RBI) has confirmed that State Bank of India (SBI), HDFC Bank, and ICICI Bank will be classed as Domestic Systemically Important Banks (D-SIBs). SBI and HDFC Bank will face increased capital requirements beginning April 2025.
- significant move to strengthen the Know Your Customer (KYC) process, the Reserve Bank of India (RBI) introduced six amendments to its KYC Master Directions, effective November 6, 2024.
- The RBI has added 10-year Sovereign Green Bonds (SGrBs) to the list of government assets eligible for non-resident investment under the Fully Accessible Route (FAR)
- Reserve Bank of India (RBI) transferred an additional 102 tons of gold from the Bank of England to secure storage facilities in India.
- The Reserve Bank of India's Governor Shaktikanta Das has been named the top central banker with A+ rating by Global Finance magazine, based in the United States
- Ujjivan Small Finance Bank Limited (Ujjivan SFB) has gained approval from the Reserve Bank of India (RBI) to provide currency products and services.
- The Reserve Bank of India's (RBI) annual Census on Foreign Liabilities and Assets of Indian Direct Investment Entities for 2023-24 shows that the United States of America (USA) remains India's leading source of FDI.
- The Reserve Bank of India (RBI) has added 13 additional firms to its 'Alert List' of unauthorized forex trading platforms, now totaling 88.
- RBI has approved the merger of Tata Capital, an unlisted entity, with Tata Motors Finance (TMFL), paving the way for the formation of India's 12th largest non-banking finance company. Resulting in Tata Motors holding a 4.7 per cent stake in the merged entity.





Ques : The total amount of unclaimed deposits has crossed ____
दावा न किए गए जमा की कुल राशि _ से अधिक हो गई है।

- (a) Rs.48,000 crore
- (b) Rs.58,000 crore
- (c) Rs.68,000 crore
- (d) Rs.78,000 crore
- (e) Rs.88,000 crore

Answer : Option D

Explanation : •

- The government will encourage banks to launch a fresh push to locate unclaimed account holders or legal heirs and refund their deposits.
- The total amount of unclaimed deposits has reached Rs.78,000 crore.
- Balances in savings / current accounts which are not operated for 10 years, or term deposits not claimed within 10 years from date of maturity are classified as “Unclaimed Deposits”
- In April 2023, the Reserve Bank of India (RBI) launched the “100 Days 100 Pays” campaign to return unclaimed deposits from inactive accounts before they were transferred to the Depositor Education and Awareness (DEA) Fund
- The DEA Fund was established by the RBI on May 24, 2014, to manage deposits from bank accounts that have been inactive for 10 years or more



Ques : National Stock Exchange established in which year ?

नेशनल स्टॉक एक्सचेंज की स्थापना किस वर्ष हुई?

- (a) 1990
- (b) 1991
- (c) 1992
- (d) 1993
- (e) 1994

Answer : option C

Explanation : •

- The National Stock Exchange Limited (NSE) has altered the definition of dormant trading accounts.
- The deadline for classifying an account as inactive has been extended from 12 to 24 months.
- Revised rules now include trades in IPOs, MFs, SGBs, OFS, and buybacks as active trading accounts.

About National Stock Exchange :

- Established : 1992
- HQ : Mumbai
- Chairperson : Girish Chandr Chaturvedi



Ques : Morgan Stanley has lowered India's growth forecast for FY25 from 7 per cent to how much per cent in November 2024?

मॉर्गन स्टेनली ने वित्त वर्ष 2025 के लिए भारत के विकास पूर्वानुमान को 7 प्रतिशत से घटाकर नवंबर 2024 में कितने प्रतिशत कर दिया है?

- (a) 6.5%
- (b) 6.6%
- (c) 6.7%
- (d) 6.8%
- (e) 6.9%

Answer : option C

Explanation : •

- Morgan Stanley has reduced India's FY25 growth prediction from 7% to 6.7%, citing weaker-than-expected high-frequency growth statistics for the second quarter, which is expected to expand at a slower rate of 6.3%.
- However, Morgan Stanley predicted that GDP would rebound to 6.7-6.8 percent in the second half of FY25, owing to stronger agricultural output and greater government investment.
- Furthermore, the financial services company maintained its FY26 and FY27 forecasts at 6.5 percent, stating that domestic demand will continue to be a key growth driver in the future years.

Updated GDP :

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



Ques : The Indian Army successfully concluded the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise, 'Sanyukt Vimochan 2024' held in which state?

भारतीय सेना ने किस राज्य में आयोजित बहुपक्षीय वार्षिक संयुक्त मानवीय सहायता और आपदा राहत (HADR) अभ्यास, 'संयुक्त विमोचन 2024' का सफलतापूर्वक समापन किया?

- (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 Army successfully completed the Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise 'Sanyukt Vimochan 2024', which took place in Ahmedabad and Porbandar, Gujarat.
- The exercise brought together all agencies involved in disaster aid, emphasizing the importance of a whole-government approach. Notably, there were 15 international participants representing nine friendly foreign countries.
- Exercise Sanyukt Vimochan 2024 successfully demonstrated the practical execution of rescue and relief plans through an integrated, multi-agency, multilateral disaster response, as well as the display of indigenous HADR equipment that promoted Atmanirbhar Bharat.



Recent News Headlines Related to Defence Exercise :

- India Launches First Space Defense Exercise Antariksha Abhyas – 2024 To simulate and address threats to and from space-based assets, integrating space capabilities into military operations
- Exercise AUSTRALIND 3rd Edition Held at Foreign Training Node, Pune, Maharashtra between India & Australia (Army)
- The Indian Army, Indian Air Force, and Indian Navy will launch a command-level tri-service theatre exercise called 'Poorvi Prahar' along the India-China border.
- The fifth edition of the Vietnam-Indian Bilateral Army Exercise "VINBAX 2024" began in Ambala. The drill will take place from November 4 to 23 in Ambala and Chandimandir.
- The Indian Army contingent left for the 15th edition of the India-US Joint Special Forces Exercise VAJRA PRAHAR.
- The Indian Army contingent of 25 men departed for Jakarta today to participate in the 9th edition of the India-Indonesia Joint Special Forces Exercise GARUD SHAKTI-24
- The 12th India-Singapore Joint Military Training exercise began on October 21, 2024, at the Kalaikunda Air Force Station in West Bengal.
- The 31st edition of the Singapore-India Maritime Bilateral Exercise (SIMBEX) will run until October 29 at the Eastern Naval Command.
- To improve combat capabilities by integrating niche and emerging technologies, the Army's Sudarshan Chakra Corps of Southern Command is undertaking 'Exercise SWAVLAMBAN SHAKTI' at the Babina Field Firing Ranges near Jhansi
- 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 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.





Ques : FIFA Club World Cup 2025 scheduled to be played in which country ?
फीफा क्लब विश्व कप 2025 किस देश में खेला जाएगा?

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

Answer : Option D

Explanation : •

- The Federation International de Football Association (FIFA) has announced the new trophy for the next FIFA Club World Cup 2025, which will be held in the United States from July 15 to July 13, 2025.
- The cup's design, inspired by NASA's Voyager Golden Records, represents both the history and the future of football. The 24-carat gold cup also has numerous designs depicting the periodic table, astronomy, and the magnificence of football.
- The cup was made in partnership with Tiffany & Co. and will be presented to the champion following the final game at MetLife Stadium.
- The trophy also represents the world of club football, a celebration of greatness, optimism, and pride. It follows the journey of every club, player, and supporter who are united by their passion of the beautiful game.
- The trophy includes engravings in 13 languages, Braille, and a world map with the names of all 211 FIFA member associations.



Ques : Who has been appointed as the next Comptroller and Auditor General of India?
भारत के अगले नियंत्रक एवं महालेखा परीक्षक के रूप में किसे नियुक्त किया गया है?

- (a) K. Sanjay Murthy / के. संजय मूर्ति
- (b) Arvinder Singh Sahney / अरविंदर सिंह साहनी
- (c) Subodh Kumar / सुबोध कुमार
- (d) Tulsi Gabbard / तुलसी गबार्ड
- (e) Tanu Singh / तनु सिंह

Answer : Option A

Explanation : •

- President Droupadi Murmu has appointed K. Sanjay Murthy, an Indian Administrative Service (IAS) officer from the 1989 batch, as the new Comptroller and Auditor General of India.
- The appointment came two days before the incumbent, Girish Chandra Murmu, was about to leave office. Mr. Murmu was named CAG in August 2020.
- Murthy is presently serving as Secretary of the Department of Higher Education, and his term will conclude on December 31, 2024.
- The President has been pleased to nominate K Sanjay Murthy as the Comptroller and Auditor General of India, effective as of the date he starts office, under the authority conferred on her by clause (1) of Article 148 of the Indian Constitution.



Recent Appointment in different departments :

- Tulsi Gabbard : Director of National Intelligence
- Ashutosh Gowariker : chairperson of the IFFI 2024 International Jury
- Chris Evans : First Anti-Slavery Commissioner of Australia
- Mara Kocho : MD of the North Eastern Handicrafts & Handlooms Development Corporation Limited (NEHHDC) (Replaced Brigadier Rajiv Kumar Singh)
- Arvindar Singh Sahney : Chairman of Indian Oil Corporation (IOC)
- Amandeep Johl : Chief Executive Officer (CEO) of Professional Golf Tour of India (PGTI) (Replaced Uttam Singh Mundy)
- Shirley Ayorkor Botchwey : Commonwealth Secretary-General(SG), Commonwealth Parliamentary Association (CPA)
- S. Gopalakrishnan : Chairman of the Staff Selection Commission (SSC) (Replaced Rakesh Ranjan)
- Harsha Vardhan Agarwal : President of Ficci
- Vilas Sopan Wadekar : Chairman & Managing Director, Mumbai Railway Vikas Corporation Limited (Schedule A), public sector undertaking (PSU) (Replace Subhash Chandra Gupta)
- Kemi Badenoch : First black woman to lead a major political party (Conservative Party) in the United Kingdom (UK) (Replaced Rishi Sunak)
- Kashyap Pramod Patel, popularly known as Kash Patel : Deputy director of the CIA
- Rakesh Gangwal, co-founder of IndiGo Airlines : Independent chair of Southwest Airlines' Board (Replaced Gary Kelly)
- S.G.K. Kishore : President of Airport Council International (ACI) Asia Pacific & Middle East (ACI APAC & MID) (Replaced Emmanuel Menanteau)



Ques : Tim Southee to Bid Farewell to Cricket After World Test Championship. He belongs to which country ?

विश्व टेस्ट चैम्पियनशिप के बाद टिम साउदी क्रिकेट को अलविदा कहेंगे। वह किस देश का 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 A

Explanation : •

- New Zealand's all-time best wicket-taker, Tim Southee, has announced his retirement from international cricket following the current ICC World Test Championship campaign.
- With 770 international wickets, he is New Zealand's all-time leading wicket-taker.
- The bowler has competed in four ICC Men's Cricket World Cups, seven ICC Men's T20 World Cups, and two Champions Trophy tournaments.
- He participated in the first World Test Championship Final in 2021



Recently Retired Players :

- Mohammad Nabi (Afghanistan) : Retire from ODI Cricket
- Wriddhiman Saha (India) : retired from all cricket formats
- Rani Rampal : Retirement from Hockey
- Wicketkeeper-Batter Matthew Wade : Retires from International Cricket
- Andres Iniesta (Spain) : Retirement from professional football
- Rafael Nadal (from Spain) : Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket
- Luis Suarez (Uruguay) : National football team
- Moeen Ali (England) : Retirement from international cricket
- Shannon Gabriel (West Indies) : Retirement from international cricket
- Dawid Malan (England) : Retirement from international cricket
- Shikhar Dhawan (India) : All forms of cricket
- Ilkay Gundogan (Germany) : International football
- Ashwini Ponnappa : Badminton
- Rohan Bopanna (India) : international tennis
- PR Sreejesh (India) : international hockey
- Thomas Muller (German) : International Football
- James Anderson (England): international test cricket
- Ravindra Jadeja : T20 international cricket



Ques : Which company was conferred with the esteemed Green World Environment Award in the Corporate Social Responsibility (CSR) category along with the distinguished tile of Green World Ambassador?

किस कंपनी को कॉरपोरेट सामाजिक उत्तरदायित्व (सीएसआर) श्रेणी में प्रतिष्ठित ग्रीन वर्ल्ड पर्यावरण पुरस्कार के साथ-साथ ग्रीन वर्ल्ड एम्बेसडर की प्रतिष्ठित उपाधि से सम्मानित किया गया?

- (a) Coal India Limited / कोल इंडिया लिमिटेड
- (b) NTPC Limited / एनटीपीसी लिमिटेड
- (c) ReNew Power / रीन्यू पावर
- (d) TATA power / टाटा पावर
- (e) JSW Energy / जेएसडब्ल्यू एनर्जी

Answer : Option A

Explanation : •

- Coal India Limited (CIL), under the Ministry of Coal, has received the prestigious Green World Environment Award in the Corporate Social Responsibility (CSR) category, as well as the distinguished title of Green World Ambassador.
- The Ministry of Coal is in charge of developing policies and strategies for coal and other resource exploitation that benefit the country as a whole.
- This renowned worldwide award was granted to CIL for outstanding work in the field of CSR, specifically the Thalassemia Bal Sewa Yojna, which provided permanent curative therapy to over 600 Thalassemia patients by stem cell transplant, also known as bone marrow transplant (BMT).
- In 2017, CIL became the first public sector undertaking to embark on a CSR project for the curative treatment of Thalassemia through BMT surgeries across the country. CIL provides financial support of up to Rs.10 lakh to BMTs under this plan



Recent News Headlines Related to Awards & Winners :

- Airport Excellence Awards : GMR Hyderabad International Airport Limited (GHIAL)
- 73rd Miss Universe 2024 (in Mexico City Arena, Mexico) : Victoria Kjaer Theilvig (Denmark)
- Nigeria's second highest distinction, Grand Commander of the Order of Niger : Narendra Modi
- Satyajit Ray Lifetime Achievement Award : Phillip Noyce (Australian filmmaker)
- Education Leader of the Year : Kunal Dalal, Managing Director of JBCN Education
- Booker Prize in 2024 : Samantha Harvey's space-themed book 'Orbital'
- 3rd Rohini Nayyar Prize for 2024 : Anil Pradhan For his work in STEM education for underserved communities
- FIH Male goalkeeper of the Year Award 2024 : PR Sreejesh
- FIH Male Player of the Year Award 2024 : Harmanpreet Singh
- Confederation of Indian Industry (CII) Sports Business Awards 2024 'Best Sports League of the Year' award : Pro Kabaddi League (PKL)
- Generational Legacy Award for Outstanding Contribution to the Indian Economy : Wagh Bakri Tea Group
- "Self-Certification" status : BEML Limited Given by Department of Defence Production (DDP) of the Government of India
- Best Companies for Women in India' (BCWI) 2024 : DBS Bank India
- ANR Award : Telugu film star Chiranjeevi
- AFC President's Recognition Award for Grassroots Football (Silver) : All India Football Federation (AIFF) Received by AIFF President Kalyan Chaubey
- AFC President's Recognition Award for Grassroots Football (Gold) : Football Australia



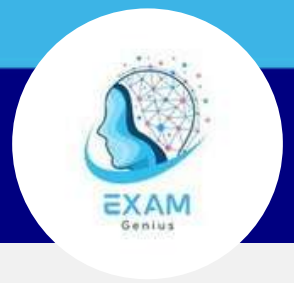
Ques : Which Country has returned over 1,400 looted artifacts worth \$10 million to India ?
किस देश ने 10 मिलियन डॉलर मूल्य की 1,400 से अधिक लूटी गई कलाकृतियाँ भारत को लौटा दी हैं?

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

Answer : Option D

Explanation : •

- The US has returned over 1,400 plundered artifacts worth \$10 million to India as part of a larger operation to return stolen cultural treasures from South and Southeast Asia.
- The returned artifacts include a celestial dancer sandstone sculpture, which was illegally smuggled from central India to London and sold to a patron of the New York Metropolitan Museum of Art.
- In July, India and the US inked the first "Cultural Property Agreement" to curb the illegal trafficking of antiquities.
- In September, the US restored 297 stolen or trafficked artifacts, ranging from 2000 BCE to 1900 CE.
- Since 2016, the US has returned 578 cultural objects to India, the most of any country.



Ques : Who has launched ISRO's GSAT-20, also called GSAT N-2 ?
इसरो का GSAT-20, जिसे GSAT N-2 भी कहा जाता है, किसने लॉन्च किया है?

- (a) Rocket Lab / रॉकेट लैब
- (b) SpaceX / स्पेसएक्स
- (c) Blue Origin / ब्लू ओरिजिन
- (d) Virgin Galactic / वर्जिन गैलेक्टिक
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation : •

- Elon Musk's SpaceX launched India's heavy communication satellite, GSAT-20, from Cape Canaveral in the United States.
- SpaceX's Falcon-9 has launched ISRO's GSAT-20, also known as GSAT N-2. The satellite is planned to remain operational for 14 years. It will supply crucial services throughout India, including internet access in remote locations.
- GSAT-20, weighing 4,700 kilograms, is one of India's heaviest communication satellites. SpaceX was chosen for the launch because the GSAT-20 is too heavy for India's own rocket LVM-3, also known as 'Bahubali'.
- SpaceX's heavy-lifter Falcon-9 rocket can carry payloads weighing 8,300 kg or 8.3 tonnes to geostationary transfer orbit.



Recent News Headlines related to Defence

- India successfully tested its first long-range hypersonic missile, capable of transporting payloads over 1,500 kilometers, from Dr. APJ Abdul Kalam Island
- India uses the CubeSat standard for worldwide satellite play
- India and Russia agreed to jointly manufacture the Pantsir air defense missile-gun system.
- Zimbabwe has launched its second satellite, ZIMSAT-2, marking a significant step forward in the country's space strategy.
- The Indian Army's Northern Command has inducted 550 Asmi machine pistols that were created, produced, and manufactured indigenously. Lokesh Machine Limited, situated in Hyderabad, manufactures Asmi machine pistols.
- India plans to launch the European Space Agency's Proba-3 mission from the Sriharikota spaceport early next month, according to Science and Technology Minister Jitendra Singh.
- Scientists in Japan are preparing to test the world's first wooden satellite, the "LignoSat". Kyoto University researchers and Sumitomo Forestry, a homebuilder, collaborated on the LignoSat project
- North Korea recently declared that it successfully test-fired its latest intercontinental ballistic missile, the 'Hwasong-19'. It incorporates solid-fuel propulsion, which allows it to be deployed more rapidly than liquid-fueled missiles.

EXAM
Genius



he women's compound event at the GATE Open in Luxembourg. She is related to which sport?

ज्योति सुरेखा वेन्नम ने लक्ज़मबर्ग में GATE ओपन में महिलाओं की कंपाउंड स्पर्धा में स्वर्ण पदक जीता। वह किस खेल से संबंधित हैं?

- (a) Tennis / टेनिस
- (b) Snooker / स्नूकर
- (c) Shooting / शूटिंग
- (d) Wushu / वुशु
- (e) Archery / तीरंदाजी

Answer : Option E

Explanation : •

- In archery, reigning Asian Games champion Jyothi Surekha Vennam won the gold medal in the women's compound event at the GT Open in Luxembourg.
- Jyothi, competing in the GT Open for the first time, played superbly throughout the tournament and won the title with a 147-145 victory over Sarah Prieels of Belgium.
- Meanwhile, in the men's compound event, Abhishek won silver. Despite earning a perfect 150 in the final, he fell barely short of the gold medal.
- His opponent, the renowned Mike Schlosser of the Netherlands, took first place with a flawless shot in the final.



Recent News headlines related to Sports

- Prajnesh Gunneswaran, the Indian tennis star who won a bronze medal in singles at the 2018 Jakarta Asian Games, announced his retirement from professional tennis
- The FISU World University Championship Shooting 2024 was held at the Dr Karni Singh Shooting Range in Tughlakabad, New Delhi. The mascot of the game was Trunky, an elephant. The Indian shooters finished with 24 medals, including 9 gold, 9 silver, and 6 bronze
- Anshul Kamboj, a Haryana fast bowler, made Ranji Trophy history by taking all ten wickets against Kerala.
- Indian Para badminton players won 24 medals (6 gold, 9 silver, and 9 bronze) in the Badminton World Federation Japan Para Badminton International 2024 in Tokyo, Japan
- Aravindh Chithambaram won the Chennai Grand Masters 2024 with a late charge, winning the final two classical games.
- Alexander Zverev, a German tennis star from Hamburg, won his second Masters 1000 championship in 2024 by defeating France's Ugo Humbert 6-2, 6-2 in the Paris Masters final.
- Arjun Erigaisi made a significant leap in the chess world by securing the world No. 2 spot in live ratings.
- India's Pankaj Advani has won the IBSF World Billiards Championship 150-up format title. He defeated England's Robert Hall in the final clash of the tournament at Doha in Qatar.
- The Karnataka Wrestling Association will hold the 2024 Senior National Wrestling Championship in Bengaluru from December 6 to 8.
- Brigadier (Dr) BD Mishra (Retd), the Lieutenant Governor of Ladakh, opened the 4th LG Cup Horse Polo-2024 Tournament at the newly constructed Polo Stadium in Goshan, Drass.
- Anish Sarkar of Kolkata, West Bengal, has become the world's youngest FIDE-rated chess player. At the age of three years, eight months, and 19 days, Anish achieved a FIDE rating of 1555



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

राष्ट्रीय मिर्गी दिवस हर साल किस दिन मनाया जाता है?

- (a) 16 November
- (b) 17 November
- (c) 18 November
- (d) 19 November
- (e) 20 November

Answer : Option B

Explanation : •

- National Epilepsy Day, held on November 17, raises awareness about the neurological illness that affects millions of people worldwide.
- Theme 2024: Milestones on My Epilepsy Journey.
- Epilepsy is a condition in which a person experiences frequent seizures. This chronic noncommunicable disease can affect persons of all ages, and each age group has different concerns and challenges.



Ques : World Antimicrobial Awareness Week (WAAW) is celebrated every year from __ to __ November.

विश्व रोगाणुरोधी जागरूकता सप्ताह (WAAW) हर साल __ से __ नवंबर तक मनाया जाता है।

- (a) 16 – 22 November
- (b) 17 – 23 November
- (c) 18 – 24 November
- (d) 19 – 25 November
- (e) 20 – 26 November

Answer : Option C

Explanation : •

- Every year, World Antimicrobial Awareness Week (WAAW) takes place from November 18 to November 24.
- To raise awareness of worldwide antimicrobial resistance (AMR) and promote optimal practices.
- Theme 2024: Educate. Advocate. Act Now.
- According to the World Health Organization, bacterial AMR caused an estimated 1.27 million global deaths in 2019 and contributed to another 4.95 million fatalities.
- Wazed identified growing population, inadequate access to healthcare, and antibiotic overuse as important risk factors for AMR in underdeveloped nations



Important Days :

- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 9 November : World Adoption Day
- 9 to 15 November : International Week of Science and Peace
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)
- 10 November : World Public Transport Day (Theme 2024: Connecting Communities, Reducing Emissions)
- 11 November : National Education Day 2024
- 11-15 November : World Quality Week 2024 (Theme 2024 Quality: From Compliance to Performance)
- 12 November : World Pneumonia Day 2024 (Theme 2024 Every Breath Counts: Stop Pneumonia in Its Tracks)
- 13 November : 27th World Kindness Day 2024
- 14 November : Children's Day, also known as Bal Diwas (Theme 2024 For every child, every right)
- 14 November : World Diabetes Day 2024 (Theme is "Bridging Barriers and Gaps")
- 14th to 20th November : All India Cooperative Week (Theme 2024 Role of Cooperatives in Building Viksit Bharat)
- 15 November : Birsa Munda Jayanti
- 16 November : International Day of Tolerance (Theme 2024: Promoting Respect and Understanding Worldwide)
- 16 November : National Press Day (Theme 2024: Changing Nature of the Press)
- 17 November : International Students' Day (Theme 2024: Keep striving, studying, and believing in the power of education)
- 17 November (Third Sunday of November) : World Day of Remembrance for Road Traffic Victims (Theme 2024 That day)
- 18 November : World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence



IMPORTANT ONE – LINER Current Affairs

The Dubai Sports Council has appointed former cricket player Harbhajan Singh and women's Tennis player Sania Mirza as the Sports Ambassador.

HDFC Standard Life Buys 0.4% Stake of PNB Housing Finance Limited in Rs 90 crore

The Bharat National Cyber Security Exercise (Bharat NCX 2024), a historic initiative to strengthen India's cybersecurity resilience, was launched at a high-profile ceremony hosted by the National Security Council Secretariat (NSCS) in partnership with Rashtriya Raksha University.

The State Bank of India (SBI), India's largest lender, has successfully raised \$500 million through five-year bonds from international investors.

Mithali Raj Appointed as Mentor of Women's Cricket Operations by the Andhra Cricket Association (ACA) for 3 years

Odisha emerged victorious in a spectacular fashion at the 14th Hockey India Senior National Championship, defeating two-time champion Haryana 5-1 in the final held at the SDAT-Mayor Radhakrishnan Stadium, Chennai.

Senior Men's National Hockey Championship Founded in 1928. Most titles win by Railways (25 titles)

Former India off-spinner Harbhajan Singh, UFC legend Khabib Nurmagomedov, tennis star Sania Mirza, and football icon Patrice Evra Appointed as Dubai Sports Council's brand ambassadors

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

दुबई स्पोर्ट्स काउंसिल ने पूर्व क्रिकेट खिलाड़ी हरभजन सिंह और महिला टेनिस खिलाड़ी सानिया मिर्जा को खेल राजदूत नियुक्त किया है।

एचडीएफसी स्टैंडर्ड लाइफ ने 90 करोड़ रुपये में पीएनबी हाउसिंग फाइनेंस लिमिटेड की 0.4% हिस्सेदारी खरीदी

भारत राष्ट्रीय साइबर सुरक्षा अभ्यास (भारत एनसीएक्स 2024), भारत की साइबर सुरक्षा लचीलापन को मजबूत करने की एक ऐतिहासिक पहल, राष्ट्रीय रक्षा विश्वविद्यालय के साथ साझेदारी में राष्ट्रीय सुरक्षा परिषद सचिवालय (एनएससीएस) द्वारा आयोजित एक हाई-प्रोफाइल समारोह में शुरू की गई थी।

भारत के सबसे बड़े ऋणदाता भारतीय स्टेट बैंक (एसबीआई) ने अंतरराष्ट्रीय निवेशकों से पांच साल के बांड के माध्यम से सफलतापूर्वक \$500 मिलियन जुटाए हैं।

मिताली राज को 3 साल के लिए आंध्र क्रिकेट एसोसिएशन (एसीए) द्वारा महिला क्रिकेट संचालन के सलाहकार के रूप में नियुक्त किया गया

ओडिशा 14वीं हॉकी इंडिया सीनियर नेशनल चैंपियनशिप में शानदार अंदाज में विजयी हुआ, उसने चेन्नई के एसडीएटी-मेयर राधाकृष्णन स्टेडियम में आयोजित फाइनल में दो बार के चैंपियन हरियाणा को 5-1 से हराया।

सीनियर पुरुष राष्ट्रीय हॉकी चैंपियनशिप की स्थापना 1928 में हुई। सर्वाधिक खिताब रेलवे ने जीते (25 खिताब)

भारत के पूर्व ऑफ स्पिनर हरभजन सिंह, UFC के दिग्गज खबीब नूरमगोमेदोव, टेनिस स्टार सानिया मिर्जा और फुटबॉल आइकन पैट्रिस एब्रा को दुबई स्पोर्ट्स काउंसिल के ब्रांड एंबेसडर के रूप में नियुक्त किया गया।

EXAM
Genius



Ques : Who unveiled a specially minted Rs. 100 commemorative coin to mark the centenary of SBI's iconic Horniman Circle Branch ?

जिन्होंने विशेष रूप से निर्मित 100 रुपये के स्मारक का अनावरण किया एसबीआई की प्रतिष्ठित हॉर्निमन सर्कल शाखा की शताब्दी को चिह्नित करने के लिए सिक्का?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Nirmala Sitharaman / निर्मला सीतारमण
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option B

Explanation :

- Finance Minister Nirmala Sitharaman released a Rs. 100 coin commemorating the centennial of SBI's Horniman Circle Branch.
- The coin debut coincided with the release of the 5th edition of The Evolution of the State Bank of India, which traces the bank's transformation from 1981 to 1996.
- SBI's branch network has grown from 100 in 1920 to over 22,640 presently, with plans to add 500 more by FY 2025.
- The bank has 63,000+ ATMs, employs 80,300 banking correspondents, and services over 50 crore customers.



Ques : Which UPI users will be able to make UPI payments at select international locations ?

कौन से UPI उपयोगकर्ता चुनिंदा अंतर्राष्ट्रीय स्थानों पर UPI भुगतान कर सकेंगे?

- (a) Paytm
- (b) BHIM
- (c) GooglePay
- (d) PhonePe
- (e) AmazonPay

Answer : Option A

Explanation :

- One97 Communications (OCL), which owns the Paytm brand, said that Paytm users would be able to make UPI payments in select overseas locations, including famous destinations in the UAE, Singapore, France, Mauritius, Bhutan, and Nepal.
- The change enables customers to effortlessly pay for all use cases, including shopping, dining, and local experiences abroad, utilizing UPI via the Paytm app.
- "One97 Communications (OCL), which owns the brand Paytm, India's top payments and financial services distribution company and the pioneer of QR, Soundbox, and mobile payments, has enabled Paytm customers to make UPI payments in specified overseas locations.
- Indian travelers can now use the Paytm app to conduct cashless payments to UPI-accepting countries such as the UAE, Singapore, France, Mauritius, Bhutan, and Nepal.

About Paytm :

- Established : August 2010
- HQ : Noida
- CEO : Vijay Shekhar Sharma



Ques : Matrimony.com established in which year ?

Matrimony.com की स्थापना किस वर्ष हुई?

- (a) 1996
- (b) 1997
- (c) 1998
- (d) 1999
- (e) 2000

Answer : Option B

Explanation :

- Matrimony.com has created weddingloans.com, a financial technology platform to help couples with their marriages.
- The organization partners with top financial institutions like IDFC, Tata Capital, and Larsen & Toubro Finance to provide comprehensive credit solutions.

About Matrimony.com :

- Established : 1997
- HQ : Chennai, Tamil Nadu
- CEO : Murugavel Janakiraman



Recent Facilities Launched in Banking & Insurance Sector :

- Bharat Sanjeevani Krishi Utthan initiative Launched by IndusInd Bank Limited (IBL) and Bharat Financial Inclusion Limited (BFIL) To provide a robust framework for empowering FPOs across India
- Galaxy Health Insurance Company Limited has launched its first health insurance product, 'Galaxy Promise'. sum insured options ranging from Rs.3 lakh to Rs.1 crore. Managing Director and CEO of Galaxy Health Insurance is G Srinivasan.
- IDFC First Bank has become the first Indian bank to offer real-time tracking for international money transfers via SWIFT, enhancing cross-border payment transparency.
- Karnataka Bank Limited has launched two financial products: 'KBL Peak', an education loan with financing up to Rs.2 crore and full coverage, and 'KBL Genius', a student savings account with free cyber protection.
- The Asian Development Bank (ADB) has issued a USD 100 million bond to support biodiversity and wildlife conservation projects in Asia and the Pacific.
- Razorpay's Venture Investment Program aims to promote the growth of B2B firms in their early stages.
- The National Payments Corporation of India (NPCI) has introduced an auto-top-up function and raised transaction limits for UPI Lite from Rs 500 to Rs 1,000, beginning November 1, 2024
- GenWise has included UPI payments to its app for senior folks. This is the industry's first release of UPI for elders, with a simple user interface, improved security, and cyber fraud prevention.
- Indian Overseas Bank (IOB) has launched an online Re-KYC solution to streamline the Know Your Customer (KYC) update procedure for its clients.
- One97 Communications Limited (OCL), which owns Paytm, India's top digital payments and financial services provider, has added a new feature that allows users to download UPI statements directly from the app.
- IDFC FIRST Bank and Swift have launched a pioneering real-time tracking solution for international money transactions



Ques : Who has won Tata Steel Chess India Blitz Title ?

टाटा स्टील शतरंज इंडिया ब्लिट्ज खिताब किसने जीता है?

- (a) Alexandr Predke / एलेक्जेंडर प्रेडके
- (b) R Praggnanandhaa / आर प्रज्ञानानंद
- (c) Magnus Carlsen / मैग्नस कार्लसन
- (d) Aravindh Chithambaram / अरविंद चित्रंबरम
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- Magnus Carlsen, the world's top chess player, won both the quick and blitz events at the Tata Steel Chess India competition.
- Carlsen, a 33-year-old Norwegian, won the blitz tournament in Kolkata with one round to spare, showcasing his dominance.
- GM Kateryna Lagno won the 2024 Tata Steel Chess India Women's Blitz with a round to spare, despite initially losing her lead.

EXAM
Genius



Ques : Which ministry of the government of India has launched the Hamara Shauchalay: Hamara Samman campaign?

भारत सरकार के किस मंत्रालय ने हमारा शौचालय: हमारा सम्मान अभियान शुरू किया है?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Jal Shakti / केंद्रीय जल शक्ति मंत्रालय

Answer : Option E

Explanation :

- The Indian government has launched a three-week campaign, "Hamara Shauchalay: Hamara Samman," in honor of World Toilet Day on November 19, 2024.
- The campaign will end on December 10, 2024, which is Human Rights Day. The conclusion of the campaign on Human Rights Day represents the strong link between cleanliness, human rights, and an individual's dignity.
- The Department of Drinking Water and Sanitation, Union Ministry of Jal Shakti, has launched the three-week Hamara Shauchalay: Hamara Samman campaign.
- The campaign will reaffirm the country's commitment to behavioural changes in sanitation. Maintaining the country's Open Defecation-Free (ODF) status and completing Phase II of the Swachh Bharat Mission (Grameen).



News Headlines Related to Ministry :

- Housing and urban affairs minister Manohar Lal Khattar announced the chowk outside the Inter-State Bus Terminal (ISBT) bus stand in Delhi's Sarai Kale Khan will be renamed after Bhagwan Birsa Munda
- The Ministry of Skill Development and Entrepreneurship (MSDE) has reformed the Central Apprenticeship Council (CAC), which is responsible for updating existing standards and encouraging industry use of on-the-job training.
- Union Home Minister Amit Shah has authorized three projects costing Rs. 725.62 crore to improve disaster resilience, including the "Expansion and Modernization of Fire Services in the States."
- Pralhad Joshi, Union Minister of Consumer Affairs, Food and Public Distribution, and New and Renewable Energy, has flagged off mobile vans from NCCF, NAFED, and Kendriya Bhandar to kick off Phase II of the retail sale of Bharat Atta and Bharat Rice
- The Union Ministry of Social Justice and Empowerment started the 'Shilp Samagam Mela 2024' in Dilli Haat, New Delhi.
- Union Minister Nitin Gadkari, Ministry of Road Transport & Highways (MoRTH) unveiled a Rs 100 commemorative coin to mark the Birth Centenary of HH Mataji Nirmala Devi Ji at the National Museum in New Delhi.
- The 21st Livestock Census, announced by Union Minister Rajiv Ranjan Singh, would cost Rs.200 crore and take place until February of next year
- Union Minister for Communications Jyotiraditya Scindia has introduced the "International Incoming Spoofed Calls Prevention System" of the Department of Telecommunications, which can detect and reject spam international calls with Indian numbers as the caller ID.



Ques : Which country held a landmark referendum, where 91% of voters approved a new constitution ?

किस देश में ऐतिहासिक जनमत संग्रह हुआ, जहां 91% मतदाताओं ने एक नए संविधान को मंजूरी दी?

- (a) Sweden / स्वीडन
- (b) Spain / स्पेन
- (c) Gabon / गैबॉन
- (d) Comoros / कोमोरोस
- (e) Samoa / समोआ

Answer : Option C

Explanation : •

- In a historic referendum, 91% of Gabon voters accepted a new constitution, signaling a substantial political shift.
- The constitution attempts to end 55 years of dynastic rule and establish democratic civilian government.
- Introduces a two-term limit of seven years each for the presidency
- The constitution excludes dynastic succession, a move aimed at dismantling the long-standing Bongo family leadership
- The new constitution removes the position of the prime minister, shifting power towards the presidency
- The constitution mandates that presidential candidates must be Gabonese by birth, with at least one Gabonese parent and a Gabonese spouse.

About Gabon :

- Capital : Libreville
- Currency : Central African CFA franc
- President : Brice Oligui Nguema



Ques : Which country hosted the 31st Asia Pacific Economic Cooperation (APEC) Economic Leaders Meeting?

किस देश ने 31वीं एशिया प्रशांत आर्थिक सहयोग (APEC) आर्थिक नेताओं की बैठक की मेजबानी की?

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

Answer : Option E

Explanation : •

- The 31st Asia Pacific Economic Cooperation (APEC) Economic Leaders Meeting, which included the leaders of the 21 member countries, took place in Lima, Peru.
- The gathering was hosted by Peruvian President Dina Boluarte.
- The theme for the 2024 APEC Economic Leaders Meeting was "Empower. Include. Grow."
- APEC is an international organization consisting of 21 Asian Pacific countries that fosters economic cooperation among its members. Approximately 40% of the world's population resides here. Members of APEC account for approximately 50% of global trade and 60% of the world's GDP.
- The next Summit will be hosted by South Korea in 2025, China in 2026, and Vietnam in 2027.



Ques : Which state win the 4th National Finswimming Championship 2024 ?

चौथी राष्ट्रीय फ़िनस्विमिंग चैम्पियनशिप 2024 किस राज्य ने जीती?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option A

Explanation : •

- West Bengal swimmers ruled the pool with full dominance in the 4th National Finswimming Championship 2024 to win the team championship crown with a total of 151 medals that include 67 gold, 43 silver, and 41 bronze medals.
- The 4th National Finswimming Championship 2024 concluded with remarkable performances by swimmers from across India. Held at the Syama Prasad Mookerjee Swimming Pool Complex, New Delhi

About National Finswimming Championship 2024 :

- Edition : 4th
- Held at : New Delhi
- Organized by : Underwater Sports Federation of India (USFI) & Physical Education Foundation of India
- Chief guest : Dronacharya awardee hockey coach Dr. A K Bansal
- Participants : 1500 participants from 26 States and Union Territories



Ques : Bastar district, has been selected by the United Nations World Tourism Organization (UNWTO) for its Best Tourism Village Upgrade programme. It is in which state ?

बस्तर जिले को संयुक्त राष्ट्र विश्व पर्यटन संगठन (यूएनडब्ल्यूटीओ) द्वारा सर्वश्रेष्ठ पर्यटन ग्राम उन्नयन कार्यक्रम के लिए चुना गया है। यह किस राज्य में है?

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

Answer : Option E

Explanation : •

- The UN World Tourism Organization (UNWTO) has chosen Dhudmaras, a small hamlet in Chhattisgarh's Bastar region, for its Best Tourism hamlet Upgrade initiative.
- This program focuses on towns with potential for sustainable tourism development, enhancing local infrastructure, promoting cultural assets, and improving residents' quality of life.
- Dhudmaras was chosen from over 260 global proposals for the Best Tourism Village Upgrade initiative.
- The settlement is located in Kanger Valley National Park, surrounded by deep forests and the Kanger River, making it an ideal eco-tourism destination.
- Local kids from 40 Dhurwa Tribe families have been trained in sports like kayaking, bamboo rafting, and trekking to enhance tourism experiences.



Ques : India won the 8th Women's Asian Champions Trophy by beating which team in the final?

भारत ने फाइनल में किस टीम को हराकर 8वीं महिला एशियाई चैंपियंस ट्रॉफी जीती?

- (a) New Zealand / न्यूजीलैंड
- (b) Ireland / आयरलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) China / चीन

Answer : Option E

Explanation : •

- The defending champion Indian women's hockey team defeated China, the 2024 Paris Olympic silver medalist, to win the 8th Women's Asian Champions Trophy 2024.
- With this victory, India equaled South Korea's record of three Trophy wins. India won the title in both 2016 and 2023.
- The final of the Women's Asian Champions Trophy 2024 took place at the Rajgir Hockey Stadium in Bihar.
- The Asian Hockey Federation organised the 8th Women's Asian Champions Trophy 2024, which was hosted by Hockey India and the Bihar government from November 11 to 20, 2024.
- Incidentally, India hosted the 7th Women's Asian Champions Trophy 2023 at Ranchi, Jharkhand, which India won.



Ques : Where was the 2024 Global Soils Conference held?

2024 वैश्विक मृदा सम्मेलन कहाँ आयोजित किया गया था?

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

Answer : Option B

Explanation : •

- The four-day Global Soils Conference 2024 opened in New Delhi.
- The Indian Society of Soil Science, New Delhi, is organising the Global Soils Conference under the auspices of the International Union of Soil Sciences, Italy, in partnership with the Indian Council of Agricultural Research and the National Academy of Agricultural Science.
- Theme 2024: "Caring Soils Beyond Food Security: Climate Change Mitigation and Ecosystem Services."
- Professor Ramesh Chand, a member of the NITI Aayog, served as the conference's opening speaker. Shivraj Singh Chouhan, the Union Minister for Agriculture and Farmer Welfare, later delivered a virtual speech to the conference.



Recent News Headlines Related to Summits / conference

- The 6th Helicopter & Small Aircraft Summit 2024 was inaugurated in Shillong, Meghalaya
- Annual High-Level Meeting 7th Edition Held at Colombo between Indian Coast Guard (ICG) and Sri Lanka Coast Guard (SLCG)
- Tri-Services Commanders' Conference (TSTCC) 35th Edition Held at Southern Naval Command, Kochi and Chaired by Chief of Defence Staff General Anil Chauhan.
- Meeting of the Conference of the Parties to the Convention on Biological Diversity (CBD COP 16) 16th Edition Held at Cali, Colombia. Theme is Peace with Nature
- Chief of Defence Staff General Anil Chauhan has inaugurated the 2nd edition of the annual Indian Military Heritage Festival in New Delhi
- The Indian Poultry Equipment Manufacturers Association (IPEMA) will host a three-day poultry expo in Hyderabad.
- The 29th Conference of the Parties to the UN Framework Convention on Climate Change (COP29) kick off in the Azerbaijani capital Baku, aiming to address escalating climate challenges.
- International Solar Alliance hosts the third edition of the High-level Conference on New Technologies for Clean Energy Transition at New Delhi.

EXAM
Genius



Ques : Kho Kho World Cup will take place in which country in 2025?

खो खो विश्व कप 2025 में किस देश में होगा?

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

Answer : Option E

Explanation : •

- The Kho Kho Federation of India (KKFI) and the International Kho Kho Federation have announced that the inaugural Kho Kho World Cup will be held in India in 2025.
- The event will feature 24 countries from six continents, including 16 men's and as many women's teams.
- Ahead of the World Cup, the KKFI intends to promote the sport in 200 schools across ten cities.
- The federation will also hold a membership drive for school pupils, with the goal of registering at least 50 lakh players before of the major championship.
- The tournament will include a week-long series of matches including top athletes from around the world.



Recent News headlines related to Sports

- In archery, reigning Asian Games champion Jyothi Surekha Vennam won the gold medal in the women's compound event at the GT Open in Luxembourg
- The Federation International de Football Association (FIFA) has announced the new trophy for the next FIFA Club World Cup 2025, which will be held in the United States from July 15 to July 13, 2025
- Odisha emerged victorious in a spectacular fashion at the 14th Hockey India Senior National Championship, defeating two-time champion Haryana 5-1 in the final held at the SDAT-Mayor Radhakrishnan Stadium, Chennai
- Prajnesh Gunneswaran, the Indian tennis star who won a bronze medal in singles at the 2018 Jakarta Asian Games, announced his retirement from professional tennis
- The FISU World University Championship Shooting 2024 was held at the Dr Karni Singh Shooting Range in Tughlakabad, New Delhi. The mascot of the game was Trunky, an elephant. The Indian shooters finished with 24 medals, including 9 gold, 9 silver, and 6 bronze
- Anshul Kamboj, a Haryana fast bowler, made Ranji Trophy history by taking all ten wickets against Kerala.
- Indian Para badminton players won 24 medals (6 gold, 9 silver, and 9 bronze) in the Badminton World Federation Japan Para Badminton International 2024 in Tokyo, Japan

EXAM
Genius



Ques : Who has been awarded the Indira Gandhi Prize for Peace, Disarmament, and Development for 2023?

वर्ष 2023 के लिए शांति, निरस्त्रीकरण और विकास के लिए इंदिरा गांधी पुरस्कार किसे प्रदान किया गया है?

- (a) Elena Bashkistrova / ऐलेना बश्किरोवा
- (b) Ali Abu / अली अबू
- (c) Daniel Barenboim / डैनियल बेरेनबोइम
- (d) Martha Argerich / मार्था आर्गेरिच
- (e) Both b and c / बी और सी दोनों

Answer : Option E

Explanation : •

- Daniel Barenboim, a world-renowned pianist and conductor, and Ali Abu Awwad, a Palestinian peace activist, were named winners of the Indira Gandhi Prize for Peace, Disarmament, and Development in 2023.
- This renowned medal honors their outstanding efforts to promote peace and nonviolence.
- The winners were chosen by a renowned jury led by former Chief Justice of India T S Thakur.
- Daniel Barenboim, an Argentine-born prominent classical pianist and conductor, has performed with and directed some of the world's best orchestras. Aside from his musical accomplishments, he is also noted for his unwavering commitment to using music to promote harmony in West Asia.
- Ali Abu Awwad is a prominent Palestinian peace activist who has worked diligently with Palestinians and Israelis to find a peaceful solution to the Middle East conflict.



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

विश्व शौचालय दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option A

Explanation : •

- Every year, on November 19, World Toilet Day is observed.
- World Toilet Day has become a chance to raise awareness about this issue, which impacts the health of individuals living in impoverished settings.
- Theme 2024: Toilets - A Place for Peace.
- World Toilet Day was established in 2001 by the World Toilet Organization (WTO), headed by Jack Sim. It was officially recognized by the United Nations in 2013.
- During that period, the Singapore government collaborated with the World Trade Organization to draft the first United Nations resolution, Sanitation for All.



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

विश्व बाल दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

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

Answer : Option B

Explanation : •

- Every year on November 20th, World Children's Day is commemorated to promote worldwide solidarity, awareness among children all around the world, and advancements in child care.
- Theme 2024: Listen to the Future. Stand up for children's rights.
- This day, established by the United Nations in 1954, also commemorates the adoption of two significant agreements: the Convention on the Rights of the Child (1989) and the Declaration of the Rights of the Child (1959).



Important Days :

- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 9 November : World Adoption Day
- 9 to 15 November : International Week of Science and Peace
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)
- 10 November : World Public Transport Day (Theme 2024: Connecting Communities, Reducing Emissions)
- 11 November : National Education Day 2024
- 11-15 November : World Quality Week 2024 (Theme 2024 Quality: From Compliance to Performance)
- 12 November : World Pneumonia Day 2024 (Theme 2024 Every Breath Counts: Stop Pneumonia in Its Tracks)
- 13 November : 27th World Kindness Day 2024
- 14 November : Children's Day, also known as Bal Diwas (Theme 2024 For every child, every right)
- 14 November : World Diabetes Day 2024 (Theme is "Bridging Barriers and Gaps")
- 14th to 20th November : All India Cooperative Week (Theme 2024 Role of Cooperatives in Building Viksit Bharat)
- 15 November : Birsa Munda Jayanti
- 16 November : International Day of Tolerance (Theme 2024: Promoting Respect and Understanding Worldwide)
- 16 November : National Press Day (Theme 2024: Changing Nature of the Press)
- 17 November : International Students' Day (Theme 2024: Keep striving, studying, and believing in the power of education)
- 17 November (Third Sunday of November) : World Day of Remembrance for Road Traffic Victims (Theme 2024 That day)
- 17 November : National Epilepsy Day (Theme 2024: Milestones on My Epilepsy Journey)
- 18 November : World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence
- 18 to 24 November : World Antimicrobial Awareness Week (WAAW) (Theme 2024: Educate. Advocate. Act Now)
- 19 November : International Men's Day 2024 (Theme 2024 Positive Male Role Models)
- 19 November : National Integration Day 2024



IMPORTANT ONE – LINER Current Affairs

Prime Minister Narendra Modi and his Italian colleague Giorgia Meloni unveiled a five-year strategic action plan outlining their vision for collaboration in a number of critical sectors, including defense, commerce, energy, and space.

Abdirahman Mohamed Abdullahi (Waddani Party) Appointed as President of Somalia. He Replaced Muse Bihi Abdi.

The National Accreditation Board for Hospitals and Healthcare Providers (NABH), a constituent body of the Quality Council of India (QCI), has signed a Memorandum of Understanding (MOU) with the Research Society for the Study of Diabetes in India (RSSDI) to improve the quality and consistency of diabetes care in India by implementing robust clinical and digital health standards.

Bollywood actor Jackie Shroff Appointed as Brand ambassador for the All Living Things Environmental Film Festival (ALT EFF).

Meeting of the South Asian Telecommunication Regulators' Council (SATRC-25) 25th Edition Held at New Delhi. It is Inaugurated by Union Minister Jyotiraditya M. Scindia, Ministry of Communications and Organised by Asia-Pacific Telecommunity (APT) and hosted by Telecom Regulatory Authority of India (TRAI).

NTPC, India's largest energy conglomerate, is making significant strides in the green energy sector with a target of investing Rs 5 trillion by 2030.

NTPC aims to add 60 GW of renewable energy capacity by 2032, primarily focusing on solar power, which will constitute about 90% of the total capacity.

Punit Goenka Resigned as Managing Director (MD) of Zee Entertainment Enterprises. He will continue to serve as CEO of the company.

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

प्रधान मंत्री नरेंद्र मोदी और उनके इतालवी सहयोगी जियोर्जिया मेलोनी ने रक्षा, वाणिज्य, ऊर्जा और अंतरिक्ष सहित कई महत्वपूर्ण क्षेत्रों में सहयोग के लिए अपने दृष्टिकोण को रेखांकित करते हुए पांच साल की रणनीतिक कार्य योजना का अनावरण किया।

अब्दिरहमान मोहम्मद अब्दुल्लाही (वदानी पार्टी) को सोमालिया के राष्ट्रपति के रूप में नियुक्त किया गया। उन्होंने म्यूज़ बिही आब्दी का स्थान लिया।

क्वालिटी काउंसिल ऑफ इंडिया (क्यूसीआई) के एक घटक निकाय, नेशनल एक्रिडिटेशन बोर्ड फॉर हॉस्पिटल्स एंड हेल्थकेयर प्रोवाइडर्स (एनएबीएच) ने रिसर्च सोसाइटी फॉर द स्टडी ऑफ डायबिटीज इन इंडिया (आरएसएसडीआई) के साथ एक समझौता ज्ञापन (एमओयू) पर हस्ताक्षर किए हैं। मजबूत नैदानिक और डिजिटल स्वास्थ्य मानकों को लागू करके भारत में मधुमेह देखभाल की गुणवत्ता और स्थिरता में सुधार करना।

बॉलीवुड अभिनेता जैकी श्रॉफ को ऑल लिविंग थिंग्स एनवायरनमेंटल फिल्म फेस्टिवल (ALT EFF) के लिए ब्रांड एंबेसडर नियुक्त किया गया।

दक्षिण एशियाई दूरसंचार नियामक परिषद (SATRC-25) के 25वें संस्करण की बैठक नई दिल्ली में आयोजित की गई। इसका उद्घाटन केंद्रीय मंत्री ज्योतिरादित्य एम.सिंधिया, संचार मंत्रालय द्वारा किया गया और इसका आयोजन एशिया-प्रशांत दूरसंचार (एपीटी) द्वारा किया गया और इसकी मेजबानी भारतीय दूरसंचार नियामक प्राधिकरण (ट्राई) ने की।

भारत का सबसे बड़ा ऊर्जा समूह एनटीपीसी, 2030 तक 5 ट्रिलियन रुपये के निवेश के लक्ष्य के साथ हरित ऊर्जा क्षेत्र में महत्वपूर्ण प्रगति कर रहा है।

एनटीपीसी का लक्ष्य 2032 तक 60 गीगावॉट नवीकरणीय ऊर्जा क्षमता जोड़ने का है, जिसमें मुख्य रूप से सौर ऊर्जा पर ध्यान केंद्रित किया जाएगा, जो कुल क्षमता का लगभग 90% होगा।

पुनित गोयनका ने ज़ी एंटरटेनमेंट एंटरप्राइजेज के प्रबंध निदेशक (एमडी) के पद से इस्तीफा दे दिया। वह कंपनी के सीईओ के रूप में काम करते रहेंगे।

EXAM
Genius



Ques : Who removes 1% mandatory security deposit requirement for public issues ?
सार्वजनिक निर्गमों के लिए 1% अनिवार्य सुरक्षा जमा की आवश्यकता को कौन हटाता है?

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

Answer : Option D

Explanation :

- The Securities and Exchange Board of India (SEBI) has scrapped the requirement for corporations to deposit 1% of the issue size with stock exchanges before making a public offering.
- The adjustment is effective immediately, according to SEBI's circular.
- The move intends to make conducting business easier for issuers while also reducing procedural requirements for public offerings.
- Previously, firms had to deposit 1% of the issue size with the selected stock exchange, which was repaid when the issue was completed.
- The modification affects SEBI's Issue of Capital and Disclosure Requirements (ICDR) Regulations, 2018.



Recent News Headlines Related to SEBI

- Unifi Asset Management Pvt Ltd, a wholly owned subsidiary of Unifi Capital, has received final approval from the Securities and Exchange Board of India (SEBI) to launch its mutual fund operations.
- SEBI may soon expand angel funds' investor base to include Hindu undivided families (HUFs), family trusts, and single proprietorships.
- SEBI, the market regulator, has exempted infrastructure investment trusts (InvITs) and real estate investment trusts (REITs) from specific lock-in and allotment restrictions when issuing units to an employee benefit trust under unit-based employee benefit (UBEB) schemes.
- The Securities and Exchange Board of India (SEBI) requires qualified stock brokers (QSBs) to provide clients with either a UPI-based block system for trading or a three-in-one trading account.
- SEBI seeks to widen the definition of Unpublished Price Sensitive Information (UPSI) to include restructuring plans, anticipated fundraising activities, one-time bank payments, and other significant business actions.
- SEBI has suggested new restrictions, including a Rs 1 crore minimum investment requirement for participants in securitization activities.
- SEBI strives to enhance the deployment of funds obtained by asset management firms (AMCs) during New Fund Offers (NFOs), ensuring timely investment and protecting investor interests.
- SEBI levied a Rs.16 lakh penalty on Edelweiss Asset Management Ltd, CEO Radhika Gupta, and fund manager Trideep Bhattacharya for violating mutual fund regulations.



Ques : __ and Maldives Monetary Authority sign agreement to boost local currency usage.

__ और मालदीव मौद्रिक प्राधिकरण ने स्थानीय मुद्रा के उपयोग को बढ़ावा देने के लिए समझौते पर हस्ताक्षर किए।

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

Answer : Option B

Explanation : •

- RBI and the Maldives Monetary Authority (MMA) have signed a MoU to encourage the use of local currencies (the Indian rupee - INR and the Maldivian Rufiyaa - MVR) in cross-border transactions.
- The MoU intends to make it easier to invoice and settle transactions in INR and MVR, lowering costs and increasing efficiency by shortening settlement time.
- The MoU was signed by RBI Governor Shaktikanta Das and MMA Governor Ahmed Munawar.

About RBI :

- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra, India
- Governor : Shaktikanta Das

About MMA :

- Established : July 1, 1981
- Headquarters : Male
- Governor : Ahmed Munawar





Recently signed banking agreements

- Nvidia and SoftBank Corporation announced the deployment of the world's first telecom network that can conduct AI and 5G operations simultaneously.
- Visa has teamed with fintech company Affirm to launch a single card in the United States that accepts both debit transactions and "Buy Now, Pay Later" (BNPL) purchases, meeting the need for flexible payment choices.
- The International Finance Corporation (IFC) will combine with Bajaj Finance to spend \$400 million of the \$1 billion fundraising effort to help expand the latter's EV fleet, energy-efficient consumer goods (EECG), and women's empowerment
- Cashfree Payments has worked with Indian firms such as Swiggy and Nykaa to allow international clients to make payments in India.
- State Bank of India (SBI) has established the 'SBI Innovation Hub' in collaboration with APIX, a global collaborative innovation platform for financial institutions and FinTechs.
- The Insolvency and Bankruptcy Board of India (IBBI) has announced a collaboration with the Indian Banks' Association (IBA) to facilitate asset auctions on the eBKray platform
- Punjab & Sind Bank (PSB), a public sector bank, has partnered with National e-Governance Services Ltd to create an e-Bank Guarantee (e-BG) program
- Tata Power Renewable Energy Ltd has teamed with IndusInd Bank to provide solar financing solutions for Micro and Small Enterprises (MSEs).
- Solex Energy has teamed with State Bank of India (SBI) to provide solar financing alternatives to commercial, industrial, and institutional customers.
- The Indian Institute of Management (IIM) Shillong and the Small Industries Development Bank of India (SIDBI) have joined to promote entrepreneurship in India's Northeast.



Ques : Which organization has signed an MoU with H2Global Stiftung in November 2024 to promote Green Hydrogen initiatives, aiming to enhance India's position as a global export hub for Green Hydrogen and its derivatives?

किस संगठन ने ग्रीन हाइड्रोजन पहल को बढ़ावा देने के लिए नवंबर 2024 में H2Global Stiftung के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं, जिसका उद्देश्य ग्रीन हाइड्रोजन और इसके डेरिवेटिव के लिए वैश्विक निर्यात केंद्र के रूप में भारत की स्थिति को बढ़ाना है?

- (a) Solar Energy Corporation of India Ltd / भारतीय सौर ऊर्जा निगम लिमिटेड
- (b) Hindustan Aeronautics Limited / हिंदुस्तान एयरोनॉटिक्स लिमिटेड
- (c) Tata Advanced Systems / टाटा एडवांस्ड सिस्टम्स
- (d) Steel Authority of India Limited / स्टील अथॉरिटी ऑफ इंडिया लिमिटेड
- (e) Bharat Heavy Electricals Limited / भारत हेवी इलेक्ट्रिकल्स लिमिटेड

Answer : option A

Explanation : •

- The Solar Energy Corporation of India Ltd (SECI), which is part of the Ministry of New and Renewable Energy, has signed a MOU with H2Global Stiftung to build a cooperation framework to promote green hydrogen activities.
- The goal is to improve knowledge exchange on market-based procedures and develop collaboration between India and importing nations, thereby helping to the global advancement of the green hydrogen economy.
- This relationship allows India to work on collaborative tender design concepts, particularly in designing joint tenders that are consistent with India's objective to become an export hub for green hydrogen and its derivatives.



Ques : Prasar Bharati, India's public broadcaster, has launched its own OTT platform, named _____.

भारत के सार्वजनिक प्रसारक प्रसार भारती ने _____ नाम से अपना खुद का OTT प्लेटफॉर्म लॉन्च किया है।

- (a) Lehar
- (b) Samandar
- (c) Sagar
- (d) Waves
- (e) Ocean

Answer : Option D

Explanation : •

- Prasar Bharati, India's public broadcaster, unveiled its own OTT platform, 'Waves'.
- The app, which is accessible on Android and iOS, seeks to provide different material with the tagline "Waves - Family Entertainment Ki Nayi Lehar."
- Goa Chief Minister Pramod Sawant introduced the platform during the opening ceremony of the International Film Festival of India (IFFI), calling it a important event for the Indian entertainment sector.
- 'Waves' provides material in over 12 languages, including Hindi, English, Marathi, Tamil, and Assamese, spanning categories such as infotainment, gaming, education, and retail.
- It offers 65 live TV channels, video-on-demand, free-to-play games, and even online shopping in partnership with ONDC.
- 'Waves' will present new films and shows at IFFI 2024, including 'Roll No.52' by Nagarjuna and Amala Akkineni, 'Fauji 2.0' featuring Gauhar Khan, and 'Kicking Balls' by Guneet Monga Kapoor.
- Live content includes 'Mann Ki Baat', Ayodhya's Prabhu Shriram Lalla Aarti, and international events like the US Premier League Cricket Tournament.
- Waves has also partnered with CDAC for a cyber-security awareness campaign.

About Prasar Bharati :

- Established : 1997
- HQ : New Delhi
- CEO : Gaurav Dwivedi
- Chairman : Navneet Kumar Sehgal





Ques : Consider the following Statement About India's first Artificial Intelligence (AI) data :
भारत के पहले आर्टिफिशियल इंटेलिजेंस (एआई) डेटा के बारे में निम्नलिखित कथन पर विचार करें:

(a) It is launched by Ministry of Education

इसे शिक्षा मंत्रालय द्वारा लॉन्च किया गया है

(b) The goal is to boost innovation and strengthen the country's national security.

लक्ष्य नवाचार को बढ़ावा देना और देश की राष्ट्रीय सुरक्षा को मजबूत करना है।

(c) launched it at the 9th ASSOCHAM AI Leadership Meet 2024.

इसे 9वीं एसोचैम एआई लीडरशिप मीट 2024 में लॉन्च किया गया।

Which of the following statement is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

(a) Only A

(b) Only B

(c) Both A and B

(d) Both A and C

(e) Only C

Answer : Option B

Explanation :

- The Ministry of Science and Technology has inaugurated India's first Artificial Intelligence (AI) data bank, with the goal of boosting innovation and strengthening the country's national security.
- The program will give researchers, companies, and developers access to high-quality, varied datasets needed to build scalable and inclusive AI solutions.
- Jitendra Singh, Minister of Science and Technology (Independent Charge), launched it at the 7th ASSOCHAM AI Leadership Meet 2024.
- The "AI for India: Advancing India's AI Development - Innovation, Ethics, and Governance" event featured India's strategic blueprint for harnessing AI's revolutionary potential.



News Headlines Related to Ministry :

- The Department of Drinking Water and Sanitation, Union Ministry of Jal Shakti, has launched the three-week Hamara Shauchalay: Hamara Samman campaign
- Housing and urban affairs minister Manohar Lal Khattar announced the chowk outside the Inter-State Bus Terminal (ISBT) bus stand in Delhi's Sarai Kale Khan will be renamed after Bhagwan Birsa Munda
- The Ministry of Skill Development and Entrepreneurship (MSDE) has reformed the Central Apprenticeship Council (CAC), which is responsible for updating existing standards and encouraging industry use of on-the-job training.
- Union Home Minister Amit Shah has authorized three projects costing Rs. 725.62 crore to improve disaster resilience, including the "Expansion and Modernization of Fire Services in the States."
- Pralhad Joshi, Union Minister of Consumer Affairs, Food and Public Distribution, and New and Renewable Energy, has flagged off mobile vans from NCCF, NAFED, and Kendriya Bhandar to kick off Phase II of the retail sale of Bharat Atta and Bharat Rice
- The Union Ministry of Social Justice and Empowerment started the 'Shilp Samagam Mela 2024' in Dilli Haat, New Delhi.
- Union Minister Nitin Gadkari, Ministry of Road Transport & Highways (MoRTH) unveiled a Rs 100 commemorative coin to mark the Birth Centenary of HH Mataji Nirmala Devi Ji at the National Museum in New Delhi.
- The 21st Livestock Census, announced by Union Minister Rajiv Ranjan Singh, would cost Rs.200 crore and take place until February of next year
- Union Minister for Communications Jyotiraditya Scindia has introduced the "International Incoming Spoofed Calls Prevention System" of the Department of Telecommunications, which can detect and reject spam international calls with Indian numbers as the caller ID.





Ques : Elets Technomedia to host the 18th Elets NBFC100 Tech Summit in which city?
एलेट्स टेक्नोमीडिया किस शहर में 18वें एलेट्स एनबीएफसी 100 टेक शिखर सम्मेलन की मेजबानी करेगा?

- (a) Delhi / दिल्ली
- (b) Mumbai / मुंबई
- (c) Bangalore / बेंगलोर
- (d) Gujarat / गुजरात
- (e) Hydreabad / हैदराबाद

Answer : Option B

Explanation : •

- Elets Technomedia, in partnership with The Banking & Finance Post Magazine, is conducting the 18th Elets NBFC100 Tech Summit at ITC Maratha in Mumbai.
- Presented by Acies and powered by Lenovo, this event will spark lively debates and highlight future-ready technologies in the NBFC sector.
- As India's largest and longest-running NBFC gathering, the summit will bring together over 100 premier NBFCs and top technology vendors for an important platform of information exchange and collaboration.
- The summit will also feature engaging Trialogue Chats and Fireside Chats on major themes like omni-channel lending and the next generation of credit scoring.



Ques : Which ministry launch “Bhu-Neer” Portal for ground water ?

किस मंत्रालय ने भूजल के लिए "भू-नीर" पोर्टल लॉन्च किया?

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Skill Development and Entrepreneurship / केंद्रीय कौशल विकास और उद्यमिता मंत्रालय
- (d) Union Ministry of Social Justice and Empowerment / केंद्रीय सामाजिक न्याय और अधिकारिता मंत्रालय
- (e) Union Ministry of Jal Shakti / केंद्रीय जल शक्ति मंत्रालय

Answer : Option E

Explanation : •

- Shri C.R. Paatil, the Hon'ble Minister of Jal Shakti, digitally launched the "Bhu-Neer" platform during the India Water Week 2024 closing ceremony.
- The portal, created by the Central Ground Water Authority (CGWA) in partnership with the National Informatics Centre (NIC), is intended to improve groundwater regulation in India.
- The project reflects the government's emphasis on transparency, efficiency, and sustainability in groundwater management.
- It is Created to streamline the regulation of groundwater extraction across India and Aims to simplify processes for project proponents seeking groundwater withdrawal permits.



Ques : Who has been elected as the president of the International Mind Sports Association (IMSA), a global body for the governance and promotion of mind sports?

माइंड स्पोर्ट्स के प्रशासन और संवर्धन के लिए एक वैश्विक निकाय, इंटरनेशनल माइंड स्पोर्ट्स एसोसिएशन (IMSA) के अध्यक्ष के रूप में किसे चुना गया है?

- (a) Tulsi Gabbard / तुलसी गबार्ड
- (b) Arindam Bagchi / अरिंदम बागची
- (c) Nandan Kumar Jha / नंदन कुमार झा
- (d) Tanu Singh / तनु सिंह
- (e) Arvindar Singh Sahney / अरविन्दर सिंह साहनी

Answer : Option C

Explanation : •

- Nandan Kumar Jha of India has been chosen president of the International Mind Sports Association (IMSA), which governs and promotes mind sports worldwide.
- The International Mind Sports Association (IMSA), which has over 200 member countries, collaborates with the International Olympic Committee (IOC) and other global sports federations to integrate mind sports into mainstream international sports.

About International Mind Sports Association :

- Established : 2005
- HQ : Lausanne, Switzerland



Recent Appointment in different departments :

- K. Sanjay Murthy : Comptroller and Auditor General of India
- Mithali Raj : Mentor of Women's Cricket Operations by the Andhra Cricket Association (ACA) for 3 years
- Tulsi Gabbard : Director of National Intelligence
- Ashutosh Gowariker : chairperson of the IFFI 2024 International Jury
- Chris Evans : First Anti-Slavery Commissioner of Australia
- Mara Kocho : MD of the North Eastern Handicrafts & Handlooms Development Corporation Limited (NEHHDC) (Replaced Brigadier Rajiv Kumar Singh)
- Arvind Singh Sahney : Chairman of Indian Oil Corporation (IOC)
- Amandeep Johl : Chief Executive Officer (CEO) of Professional Golf Tour of India (PGTI) (Replaced Uttam Singh Mundy)
- Shirley Ayorkor Botchwey : Commonwealth Secretary-General(SG), Commonwealth Parliamentary Association (CPA)
- S. Gopalakrishnan : Chairman of the Staff Selection Commission (SSC) (Replaced Rakesh Ranjan)
- Harsha Vardhan Agarwal : President of Ficci
- Vilas Sopan Wadekar : Chairman & Managing Director, Mumbai Railway Vikas Corporation Limited (Schedule A), public sector undertaking (PSU) (Replace Subhash Chandra Gupta)

EXAM
Genius



Ques : Rafael Nadal Retires from professional tennis. He belongs to which country ?
राफेल नडाल ने पेशेवर टेनिस से संन्यास लिया। वह किस देश का है?

- (a) Poland / पोलैंड
- (b) Belarus / बेलारूस
- (c) Spain / स्पेन
- (d) Czech Republic / चेक गणराज्य
- (e) Australia / ऑस्ट्रेलिया

Answer : Option C

Explanation : •

- Rafael Nadal, one of tennis' all-time greats, will retire from professional tennis at the 2024 Davis Cup in Málaga, Spain.
- In his final match, he lost 6-4, 6-4 to Botik Van de Zandschulp of the Netherlands, bringing an end to an incredible career.
- Nadal's career includes 22 Grand Slam wins, four Davis Cup victories, and two Olympic gold medals. He was known for his grit, humility, and unrivaled court prowess.
- Began professional career in 2001. First Grand Slam Win at the 2005 French Open.
- Olympic Gold in Singles 2008 (Beijing) and Olympic Gold in Doubles 2016 (Rio, partnered with Marc López)



Recently Retired Players :

- Tim Southee (New Zealand) : international cricket
- Mohammad Nabi (Afghanistan) : Retire from ODI Cricket
- Wriddhiman Saha (India) : retired from all cricket formats
- Rani Rampal : Retirement from Hockey
- Wicketkeeper-Batter Matthew Wade : Retires from International Cricket
- Andres Iniesta (Spain) : Retirement from professional football
- Rafael Nadal (from Spain) : Retirement from professional tennis
- Dipa Karmakar : Retirement from gymnastics
- Dwayne Bravo : All forms of cricket
- Luis Suarez (Uruguay) : National football team
- Moeen Ali (England) : Retirement from international cricket
- Shannon Gabriel (West Indies) : Retirement from international cricket
- Dawid Malan (England) : Retirement from international cricket
- Shikhar Dhawan (India) : All forms of cricket
- Ilkay Gundogan (Germany) : International football
- Ashwini Ponnappa : Badminton
- Rohan Bopanna (India) : international tennis

EXAM
Genius



Ques : Which state Set Up 3 Global Innovation Districts to Boost Global Capacity Centres (GCC) Growth ?

वैश्विक क्षमता केंद्र (जीसीसी) के विकास को बढ़ावा देने के लिए किस राज्य ने 3 वैश्विक नवाचार जिले स्थापित किए?

- (a) West Bengal / पश्चिम बंगाल
- (b) Karnataka / कर्नाटक
- (c) Uttarakhand / उत्तराखंड
- (d) Haryana / हरियाणा
- (e) Maharashtra / महाराष्ट्र

Answer : Option B

Explanation : •

- Karnataka plans to develop three global innovation districts in Bengaluru, Mysuru, and Belagavi as part of its Global Capacity Centers (GCC) agenda.
- During the 27th Bengaluru Tech Summit, Siddaramaiah announced that Karnataka has launched India's first policy to empower and promote Global Capability Centers (GCCs).
- The NIPUNA Karnataka program aims to develop an industry-ready workforce. Recently signed MoUs with Microsoft, Intel, Accenture, IBM, and BFSI Consortium will train 1 lakh people in Karnataka.

About Karnataka :

- Capital : Bangalore
- CM : Siddaramaiah
- Governor : Thawar Chand Gehlot



Ques : Guru Ghasidas National Park and Tamor Pingla Wildlife Sanctuary have been declared as tiger reserves. It is located in which state?

गुरु घासीदास राष्ट्रीय उद्यान और तमोर पिंगला वन्यजीव अभयारण्य को बाघ अभयारण्य घोषित किया गया है। यह किस राज्य में स्थित है?

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

Answer : Option E

Explanation : •

- The Chhattisgarh government has officially established Guru Ghasidas National Park and Tamor Pingla Wildlife Sanctuary as tiger reserves, bringing the total number of tiger reserves in the state to four.
- The reserve will be dubbed the Guru Ghasidas-Tamor Pingla Tiger Reserve.
- The tiger reserve covers 2829.38 square kilometers and includes a core/critical tiger habitat of 2049.2 square kilometers, which includes the Guru Ghasidas National Park and the Tamor Pingla Wildlife Sanctuary, as well as a buffer of 780.15 square kilometers.
- The Zoological Survey of India has recorded 753 species from the Guru Ghasidas-Tamor Pingla Tiger Reserve, including 365 invertebrates and 388 vertebrates.
- The vertebrate fauna consists of 230 bird species and 55 mammal species, including numerous vulnerable species in each group.

About Chhattisgarh :

- Capital – Raipur
- Chief Minister – Vishnu Deo Sai (replace Bhupesh Baghel)
- Deputy CM – Arun Sao & Vijay Sharma



Ques : Which country has been declared as the official partner country for the 25th edition of the famous Hornbill Festival of Nagaland along with Wales?

वेल्स के साथसाथ नागालैंड के प्रसिद्ध हॉर्नबिल फेस्टिवल के 25वें संस्करण के लिए किस देश को आधिकारिक भागीदार देश घोषित किया गया है

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

Answer : Option C

Explanation : •

- Japan and Wales will be the official partner countries for the 25th edition of Nagaland's famed Hornbill Festival.
- The festival, which runs from December 1 to 10 in Kisama in Kohima, will highlight Japan's contributions in areas such as cultural performances, capacity building, and workshops focusing on handicrafts and bamboo products, with renowned Japanese artists and specialists leading these sessions.
- The Hornbill Festival is Nagaland's annual cultural event, held from December 1 to 10 at Kisama Heritage Village near Kohima. The Nagaland government organized it to exhibit the state's diverse cultural heritage.



Recent News Headlines Related to Festivals & Fairs :

- Bodoland Mohotsav : celebration of the Bodo language in Delhi (theme is 'Peace and Harmony for Prosperous Bharat')
- Jauljibi Mela : Pithoragarh, Uttarakhand
- Igas Bagwal (also known as Budhi Diwali or Harbodhni Ekadashi) : Uttarakhand
- Bali Padyami festival (Bali Pratipada) : Karnataka
- Ningol Chakkouba : Meitei community in Manipur
- 20th Divya Kala Mela : goal is to help Divyang craftsmen market and promote their products
- 8th Bhartiya Kala Mahotsav : President Droupadi Murmu has inaugurated in Secunderabad, Telangana. focuses on the North-Eastern states.
- Jivitputrika or Jitiya Vrat : Hindu festival celebrated by mothers in northern and eastern India, including Bihar, Uttar Pradesh, Jharkhand, and Nepal.
- 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

EXAM
Genius



Ques : Consider the following Statement About Climate Change Performance Index (CCPI) :
भारत के पहले आर्टिफिशियल इंटेलिजेंस (एआई) डेटा के बारे में निम्नलिखित कथन पर विचार करें:

- (a) It is Published by Germanwatch, New Climate Institute, and Climate Action Network International
इसे जर्मनवॉच, न्यू क्लाइमेट इंस्टीट्यूट और क्लाइमेट एक्शन नेटवर्क इंटरनेशनल द्वारा प्रकाशित किया गया है
- (b) India ranked 11th on a list of over 60 countries
60 से अधिक देशों की सूची में भारत 11वें स्थान पर है
- (c) Denmark ranked fourth in the Index.
डेनमार्क सूचकांक में चौथे स्थान पर है।

Which of the following statement is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

- (a) Only A
(b) Only B
(c) Both A and B
(d) Both A and C
(e) Only C

Answer : Option D

Explanation : •

- India is among the top ten achievers in the Climate Change Performance Index (CCPI) 2025, despite a two-spot drop from the previous year.
- India is now placed 10th out of 60 countries for its efforts to combat climate change, down two points from the previous year.
- According to the Climate Change Performance Index (CCPI 2025) report released at the annual UN climate conference in Baku, Denmark and the Netherlands rank fourth and fifth, respectively, while China and the United States rank 55th and 57th.

Ranking of top 5 countries :

- 4 Denmark
5 Netherlands
6 United Kingdom
7 Philippines
8 Morocco
67 Islamic Republic of Iran



India's Rankings in Different Indices

- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)
- 2024 100 Most Powerful Women (MPW) in Business 27th Edition Published by Fortune : Mary Barra, CEO of General Motors (USA) (top)
- Global Hunger Index (GHI) 2024 19th Edition Published by International Food Policy Research Institute (IFPRI) , Concern Worldwide and Welthungerhilfe : India (105th), Belarus (top)
- 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



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

विश्व मत्स्य पालन दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option A

Explanation : •

- Every year on November 21, the world celebrates World Fisheries Day.
- Its goal is to raise awareness about overfishing, habitat degradation, and other severe risks to the sustainability of marine and freshwater resources.
- Theme 2024: India's Blue Transformation: Strengthening Small-Scale and Sustainable Fisheries.
- The celebrations began in 1997, when the "World Forum of Fish Harvesters & Fish Workers" gathered in New Delhi, resulting in the founding of the "World Fisheries Forum" with representatives from 18 countries signing a declaration advocating for a global mandate of sustainable fishing practices and regulations.



Ques : National Philosophy Day is observed every year on the third __ of November.

राष्ट्रीय दर्शन दिवस हर साल नवंबर के तीसरे ____ को मनाया जाता है।

- (a) Tuesday
- (b) Wednesday
- (c) Thursday
- (d) Friday
- (e) Monday

Answer : Option C

Explanation : •

- National Philosophy Day is commemorated every year on the third Thursday of November; this year's date was November 21.
- The day encourages philosophical and critical thinking, as well as conversation on global issues. It seeks to promote multicultural understanding, teach philosophy, and highlight its relevance to contemporary issues such as social justice, ethics, and governance.



Important Days :

- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 9 November : World Adoption Day
- 9 to 15 November : International Week of Science and Peace
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)
- 10 November : World Public Transport Day (Theme 2024: Connecting Communities, Reducing Emissions)
- 11 November : National Education Day 2024
- 11-15 November : World Quality Week 2024 (Theme 2024 Quality: From Compliance to Performance)
- 12 November : World Pneumonia Day 2024 (Theme 2024 Every Breath Counts: Stop Pneumonia in Its Tracks)
- 13 November : 27th World Kindness Day 2024
- 14 November : Children's Day, also known as Bal Diwas (Theme 2024 For every child, every right)
- 14 November : World Diabetes Day 2024 (Theme is "Bridging Barriers and Gaps")
- 14th to 20th November : All India Cooperative Week (Theme 2024 Role of Cooperatives in Building Viksit Bharat)
- 15 November : Birsas Munda Jayanti
- 16 November : International Day of Tolerance (Theme 2024: Promoting Respect and Understanding Worldwide)
- 16 November : National Press Day (Theme 2024: Changing Nature of the Press)
- 17 November : International Students' Day (Theme 2024: Keep striving, studying, and believing in the power of education)
- 17 November (Third Sunday of November) : World Day of Remembrance for Road Traffic Victims (Theme 2024 That day)
- 17 November : National Epilepsy Day (Theme 2024: Milestones on My Epilepsy Journey)
- 18 November : World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence
- 18 to 24 November : World Antimicrobial Awareness Week (WAAW) (Theme 2024: Educate. Advocate. Act Now)
- 19 November : International Men's Day 2024 (Theme 2024 Positive Male Role Models)
- 19 November : National Integration Day 2024
- 19 November : World Toilet Day (Theme 2024: Toilets - A Place for Peace)
- 20 November : World Children's Day (Theme 2024: Listen to the Future. Stand up for children's rights)





IMPORTANT ONE – LINER Current Affairs

Debasish Panda, chairperson of the Insurance Regulatory and Development Authority of India (IRDAI), has stated that the Bima Sugam platform will assist minimize the issue of 'forced selling' of insurance products by banks.

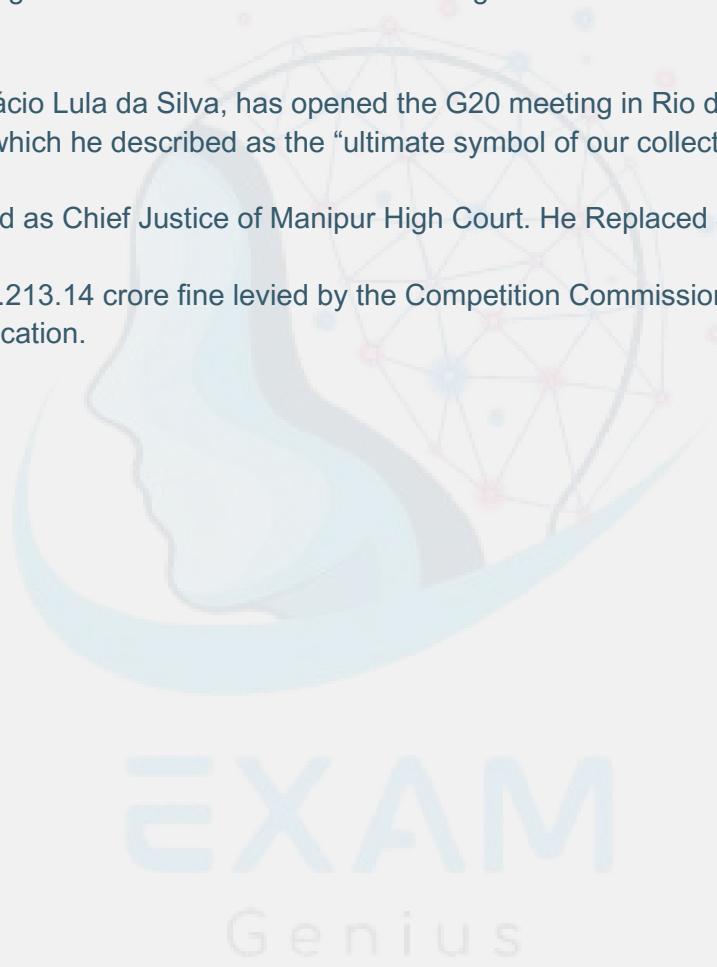
Assam Chief Minister Himanta Biswa Sarma announced that Karimganj district in the state would be renamed to Sribhumi to honour Rabindranath Tagore.

Researchers have identified a new microbe responsible for a peculiar disease that has been affecting the sesame fields of Midnapore in West Bengal. The microbe is a cell wall lacking Mollicutes bacteria, called Candidatus Phytoplasma.

The president of Brazil, Luiz Inácio Lula da Silva, has opened the G20 meeting in Rio de Janeiro with the launch of an alliance to combat hunger, which he described as the "ultimate symbol of our collective tragedy".

Justice Krishnakumar Appointed as Chief Justice of Manipur High Court. He Replaced Justice Siddharth Mridul

Meta plans to challenge the Rs.213.14 crore fine levied by the Competition Commission of India (CCI) for its 2021 WhatsApp privacy policy modification.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

भारतीय बीमा नियामक और विकास प्राधिकरण (आईआरडीएआई) के अध्यक्ष देबाशीष पांडा ने कहा है कि बीमा सुगम प्लेटफॉर्म बैंकों द्वारा बीमा उत्पादों की 'जबरन बिक्री' की समस्या को कम करने में मदद करेगा।

असम के मुख्यमंत्री हिमंत बिस्वा सरमा ने घोषणा की कि रवींद्रनाथ टैगोर के सम्मान में राज्य के करीमगंज जिले का नाम बदलकर श्रीभूमि रखा जाएगा।

शोधकर्ताओं ने एक अजीबोगरीब बीमारी के लिए जिम्मेदार एक नए सूक्ष्म जीव की पहचान की है जो पश्चिम बंगाल के मिदनापुर के तिल के खेतों को प्रभावित कर रहा है। सूक्ष्म जीव एक कोशिका भित्ति है जिसमें मॉलिक्यूलर्स बैक्टीरिया की कमी होती है, जिसे कैडिडेटस फाइटोप्लाज्मा कहा जाता है।

ब्राज़ील के राष्ट्रपति लुइज़ इनासियो लूला दा सिल्वा ने भूख से निपटने के लिए गठबंधन की शुरुआत के साथ रियो डी जनेरियो में जी20 बैठक की शुरुआत की, जिसे उन्होंने "हमारी सामूहिक त्रासदी का अंतिम प्रतीक" बताया।

न्यायमूर्ति कृष्णकुमार को मणिपुर उच्च न्यायालय के मुख्य न्यायाधीश के रूप में नियुक्त किया गया। उन्होंने न्यायमूर्ति सिद्धार्थ मृदुल का स्थान लिया

मेटा ने 2021 व्हाट्सएप गोपनीयता नीति संशोधन के लिए भारतीय प्रतिस्पर्धा आयोग (सीसीआई) द्वारा लगाए गए 213.14 करोड़ रुपये के जुर्माने को चुनौती देने की योजना बनाई है।

EXAM
Genius



Ques : Who Launches 'Jobs at Your Doorstep' Report in Delhi ?

दिल्ली में 'आपके द्वार पर नौकरियां' रिपोर्ट किसने लॉन्च की?

- (a) WHO
- (b) World Bank
- (c) WTO
- (d) IMF
- (e) None of these

Answer : Option B

Explanation :

- Dharmendra Pradhan, Union Minister for Education, and Dr. Mansukh Mandaviya, Minister of Labour and Employment, Youth Affairs and Sports, launched the study "Jobs at Your Doorstep: A Jobs Diagnostics for Young People in Six States" in New Delhi.
- The Jobs at Your Doorstep report provides a diagnostic and strategy for linking education to India's job agenda.
- The report examines job opportunities in six states: Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Odisha, and Rajasthan.
- The World Bank supports the Ministry of Education's Strengthening Teaching-Learning and Results for States (STARS) program, which covers six states.
- The research emphasizes the importance of skill-based education from grades 9-12 in preparing students for success.

About World Bank :

- Established : 1944
- HQ : Washington DC
- Members : 189
- President : Ajay banga
- MD & CFO : Anshula Kant
- Chief Economist : Indermit Gill



Ques : Which Bank Introduces Virtual ATM Service ?

कौन सा बैंक वर्चुअल एटीएम सेवा 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 A

Explanation :

- Jammu and Kashmir Bank (J&K Bank) has established the Virtual ATM (vATM) facility, which aims to leverage technology for financial inclusion, particularly in rural areas that lack ATMs and other banking channels.
- The vATM service was created in partnership with Paymart India Pvt Ltd. This effort aims to increase client access to banking, particularly in locations with a lack of ATMs.
- Baldev Prakash, Managing Director and CEO of J&K Bank, and Amit Narang, Director and CEO of Paymart India Private Limited, jointly inaugurated the virtual ATM platform.
- It allows customers to withdraw cash at Paymart India-enrolled merchants through digital tokens generated via the bank's mobile app, mPay Delight+.

About Jammu and Kashmir Bank :

- Founded : 1 October 1938
- Headquarters : Srinagar, Jammu and Kashmir, India
- MD & CEO : Baldev Prakash



Ques : Central Bank of India gets __ nod to enter insurance biz through JV with Generali group

सेंट्रल बैंक ऑफ इंडिया को जेनराली समूह के साथ संयुक्त उद्यम के माध्यम से बीमा व्यवसाय में प्रवेश करने के लिए __ की मंजूरी मिल गई है

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

Answer : Option B

Explanation : •

- The Central Bank of India has received approval from the Reserve Bank to enter the insurance industry through a joint venture with Generali under FGIICL and FGILICL.
- In October, the CCI approved the Central Bank of India's proposed acquisition of interests in Future Generali India Insurance Company Ltd (FGIICL) and Future Generali India Life Insurance Company Ltd (FGILICL).

About Central Bank of India :

- Established : 21 December 1911
- HQ : Mumbai
- MD & CEO : Matam Venkata Rao
- Tagline : Build a Better Life Around Us./ Central to You Since 1911



Recent News Headlines Related to RBI

- RBI will launch a trial initiative in 2025 to provide affordable cloud data storage for financial enterprises.
- The Reserve Bank of India (RBI) has given banks and ATM operators some leeway in implementing the cassette swap mechanism for cash replenishment at ATMs.
- RBI issued a new guideline requiring banks to use Note Sorting Machines (NSMs) that meet revised criteria.
- The Reserve Bank of India (RBI) now allows Foreign Portfolio Investors (FPIs) to convert their assets into Foreign Direct Investment (FDI) if their equity stakes in Indian companies surpass 10%.
- The Reserve Bank of India (RBI) has confirmed that State Bank of India (SBI), HDFC Bank, and ICICI Bank will be classed as Domestic Systemically Important Banks (D-SIBs). SBI and HDFC Bank will face increased capital requirements beginning April 2025.
- significant move to strengthen the Know Your Customer (KYC) process, the Reserve Bank of India (RBI) introduced six amendments to its KYC Master Directions, effective November 6, 2024.
- The RBI has added 10-year Sovereign Green Bonds (SGrBs) to the list of government assets eligible for non-resident investment under the Fully Accessible Route (FAR)

EXAM
Genius



Ques : Which Bank and UNICEF Join Forces for Climate Resilience in India ?

कौन सा बैंक और यूनिसेफ भारत में जलवायु लचीलेपन के लिए एकजुट हुए हैं?

- (a) ICICI Bank / आईसीआईसीआई बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Bandhan Bank / बंधन बैंक

Answer : Option C

Explanation : •

- IndusInd Bank and UNICEF have started a CSR initiative to promote disaster resilience and climate risk-informed administrative systems.
- The collaboration aims to improve climate-informed administrative structures and increase resilience to catastrophes in five aspirational districts in India.
- The districts include Dharashiv (Maharashtra), Begusarai (Bihar), Virudhunagar (Tamil Nadu), Baran (Rajasthan), and Bahraich (Uttar Pradesh).

About IndusInd Bank :

- Established : 1994
- HQ : Pune
- CEO & MD : Sumant Kathpalia
- Tagline : We Make You Feel Richer



Recently signed banking agreements

- RBI and the Maldives Monetary Authority (MMA) have signed a MoU to encourage the use of local currencies (the Indian rupee - INR and the Maldivian Rufiyaa - MVR) in cross-border transactions.
- Nvidia and SoftBank Corporation announced the deployment of the world's first telecom network that can conduct AI and 5G operations simultaneously.
- Visa has teamed with fintech company Affirm to launch a single card in the United States that accepts both debit transactions and "Buy Now, Pay Later" (BNPL) purchases, meeting the need for flexible payment choices.
- The International Finance Corporation (IFC) will combine with Bajaj Finance to spend \$400 million of the \$1 billion fundraising effort to help expand the latter's EV fleet, energy-efficient consumer goods (EECG), and women's empowerment
- Cashfree Payments has worked with Indian firms such as Swiggy and Nykaa to allow international clients to make payments in India.
- State Bank of India (SBI) has established the 'SBI Innovation Hub' in collaboration with APIX, a global collaborative innovation platform for financial institutions and FinTechs.
- The Insolvency and Bankruptcy Board of India (IBBI) has announced a collaboration with the Indian Banks' Association (IBA) to facilitate asset auctions on the eBKray platform
- Punjab & Sind Bank (PSB), a public sector bank, has partnered with National e-Governance Services Ltd to create an e-Bank Guarantee (e-BG) program
- Tata Power Renewable Energy Ltd has teamed with IndusInd Bank to provide solar financing solutions for Micro and Small Enterprises (MSEs).
- Solex Energy has teamed with State Bank of India (SBI) to provide solar financing alternatives to commercial, industrial, and institutional customers.



Ques : International Finance Corporation (IFC) established in which year ?
अंतर्राष्ट्रीय वित्त निगम (IFC) की स्थापना किस वर्ष में हुई?

- (a) 1954
- (b) 1955
- (c) 1956
- (d) 1957
- (e) 1958

Answer : Option C

Explanation : •

- Profectus Capital Private Limited, an NBFC focused on MSMEs, obtained USD 25 million (~Rs 205 crore) through the issuing of Non-Convertible Debentures (NCDs) to International Finance Corporation (IFC).
- This is IFC's first investment in financing energy-efficient machinery for MSMEs in India.
- India's estimated 65 million MSMEs account for 30% of GDP and 40% of exports.

About International Finance Corporation (IFC) :

- Established : July 20, 1956
- HQ : Washington, D.C., United States
- Managing Director : Makhtar Diop



Ques : Reserve Bank of India Raises UPI 123Pay Transaction Limit to ____ for Higher-Value Payments via Feature Phones

भारतीय रिजर्व बैंक ने फीचर फोन के माध्यम से उच्च मूल्य के भुगतान के लिए UPI 123Pay लेनदेन सीमा को बढ़ाकर ____ कर दिया है।

- (a) Rs 7000
- (b) Rs 8000
- (c) Rs 9000
- (d) Rs 10,000
- (e) Rs 11,000

Answer : Option D

Explanation : •

- The Reserve Bank of India (RBI) has extended the UPI 123Pay transaction limit from Rs 5,000 to Rs 10,000, allowing consumers to make higher-value digital payments using feature phones.
- The new transaction limit of Rs 10,000 is effective immediately, but full compliance with the new limit must be completed by January 1, 2025.

About UPI 123Pay :

- UPI 123Pay facilitates digital payments on feature phones, enabling users to access UPI services without an internet connection.
- A feature where users can make payments by dialing specific numbers and hanging up, triggering a payment process.
- Using sound waves to securely transfer payment information between devices



Ques : Reserve Bank of India Raises UPI 123Pay Transaction Limit to ____ for Higher-Value Payments via Feature Phones

भारतीय रिजर्व बैंक ने फीचर फोन के माध्यम से उच्च मूल्य के भुगतान के लिए UPI 123Pay लेनदेन सीमा को बढ़ाकर ____ कर दिया है।

- (a) Rs 7000
- (b) Rs 8000
- (c) Rs 9000
- (d) Rs 10,000
- (e) Rs 11,000

Answer : Option D

Explanation : •

- Tata Power has signed a Memorandum of Understanding (MoU) with the Asian Development Bank (ADB) to finance \$4.25 billion in sustainable energy projects in India.
- The MoU covers the funding review for significant ongoing projects, including the 966 MW solar-wind hybrid project, the pumped hydro storage project, and other energy transition, decarbonization, and battery storage initiatives.
- It also includes continuous finance for capital expenditures (capex) to upgrade Tata Power's distribution networks.
- This agreement corresponds with the upcoming climate conference (COP29) in Baku, Azerbaijan, which aims to improve India's electricity infrastructure and promote renewable and clean energy.
- This collaboration is critical as India works to achieve its renewable energy target of 500 GW by 2030.



Ques : Which country has recently conferred an Honourary rank of General to the Indian Army chief, General Upendra Dwivedi?

किस देश ने हाल ही में भारतीय सेना प्रमुख जनरल उपेंद्र द्विवेदी को जनरल की मानद रैंक प्रदान की है?

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

Answer : Option B

Explanation : •

- General Upendra Dwivedi, the Indian Chief of Army Staff (COAS), has been granted with the honorary rank of General of the Nepal Army.
- General Upendra Dwivedi is on an official visit to Nepal from November 20 to 24, 2024, at the invitation of his Nepali counterpart, General Ashok Raj Sigdel.
- The President of Nepal, Ramchandra Paudel, awarded the rank of Honorary General of the Nepali Army on General Upendra Dwivedi during a special event at the President's House in Kathmandu.
- India and Nepal have a long tradition of conferring this rank on their respective army chiefs. This custom persisted until India gained independence in 1947. In 1947, the Indian, British, and Nepali governments formed a tripartite pact.



Ques : Consider the following Statement About VISION Portal :

विज्ञान पोर्टल के बारे में निम्नलिखित कथन पर विचार करें :

(a) The Union Minister of State (Independent Charge) Ministry of Science and Technology, Dr Jitendra Singh, has inaugurated the VISION Portal

केंद्रीय विज्ञान एवं प्रौद्योगिकी राज्य मंत्री (स्वतंत्र प्रभार) डॉ. जितेंद्र सिंह ने विज्ञान पोर्टल का उद्घाटन किया है

(b) The Portal strives to empower and improve adolescents from poor areas of the country via education and skill development.

पोर्टल शिक्षा और कौशल विकास के माध्यम से देश के गरीब क्षेत्रों के किशोरों को सशक्त बनाने और सुधारने का प्रयास करता है।

(c) The Gurugram, Haryana-based non-profit organisation Utsav Foundation developed the VISION Portal

गुरुग्राम, हरियाणा स्थित गैर-लाभकारी संगठन उत्सव फाउंडेशन ने विज्ञान पोर्टल विकसित किया

Which of the following statement is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

(a) Only A

(b) Only B

(c) Both A and B

(d) Both A and C

(e) All A, B and c

Answer : Option E

Explanation : •

- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, has inaugurated the VISION ("Viksit Bharat Initiative for Student Innovation and Outreach Network") Portal in New Delhi.
- The Portal's mission is to empower and uplift adolescents from poor areas of the country via education, skill development, and sustainable livelihoods.
- Utsav Foundation, a non-profit organization based in Gurugram, Haryana, created the VISION Portal (Viksit Bharat Initiative for Student Innovation and Outreach Network).
- Dr. Jitendra Singh stated that India has the third-largest startup ecosystem in the world. There were 350 start-ups in 2014, and there are now 1.67 lakh.
- On January 16, 2016, the Indian government started the Startup India programme. The primary goal of the start-up program is to create a robust startup ecosystem in the country that will foster innovation and startups.
- The Startup India programme is being implemented by the Department for Promotion of Industry and Internal Trade (DPIIT) under the Union Ministry of Commerce and Industry.





Recent News Headlines Related to launched Apps/portals

- Shri C.R. Paatil, the Hon'ble Minister of Jal Shakti, digitally launched the "Bhu-Neer" platform during the India Water Week 2024 closing ceremony.
- The Union Minister for Youth Affairs and Sports has started a statewide campaign to improve the battle against doping in sports, encouraging athletes, coaches, and the entire sporting community to use the National Anti-Doping Agency (NADA) India's 'Know Your Medicine (KYM)' app
- The Civil Registration System (CRS) smartphone app, developed by India's Registrar General and Census Commissioner, is projected to dramatically cut the time necessary to register births and deaths.
- 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.
- 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.

EXAM
Genius





Ques : Who wins Kamaladevi Chattopadhyay NIF book prize for BR Ambedkar's biography ?
बीआर अंबेडकर की जीवनी के लिए कमलादेवी चट्टोपाध्याय एनआईएफ पुस्तक पुरस्कार किसने जीता?

- (a) Ashok Gopal / अशोक गोपाल
- (b) Vikram Seth / विक्रम सेठ
- (c) Salman Rushdie / सलमान रुश्दी
- (d) Shane Watson / शेन वॉटसन
- (e) Dr. Davendra Kumar Dhodawat / डॉ. दवेन्द्र कुमार धोड़ावत

Answer : Option A

Explanation : •

- The Kamaladevi Chattopadhyay NIF Book Prize was awarded to writer Ashok Gopal by the New India Foundation for his book "A Part Apart: The Life and Thought of B R Ambedkar."
- The book, published by Navayana, provides a vivid picture of Ambedkar's life path, from confronting institutional oppression to writing India's constitution as an advocate for disadvantaged populations.
- The winning author received the award, which included a cash prize of Rs 15 lakhs, a trophy, and a citation.
- Other novels on the shortlist included "How Prime Ministers Decide" by Neerja Choudhry, "Fire on the Ganges: Life Among the Dead in Banaras" by Radhika Iyengar, "H-Pop: The Secretive World of Hindutva Pop Stars" by Kunal Purohit, and "Sheikh Abdullah: The Caged Lion of Kashmir" by Chitralkha Zutshi.



Recent News Headlines Related to Books :

- Why Bharat Matters : External Affairs Minister Dr S. Jaishankar
- 'Maa-Mother' : Dr. Davendra Kumar Dhodawat
- Modialogue: Conversations for a Viksit Bharat : Dr. Ashwin Fernandes, Executive Director of the United Kingdom (UK)-based QS World ranking
- Speaking with Nature: The Origins of Indian Environmentalism : Ramachandra Guha
- Bharatvakya : Pravin Vitthal Tarde
- Friends – India's Closest Strategic Partners : Prof. Sreeram Chaulia
- Mountain Mammals of the World : M.K. Ranjitsinh
- War : Veteran investigative journalist Bob Woodward
- ISRO: Exploring New Frontiers – To The Moon, The Sun & Beyond : T.S. Subramanian, former associate of Frontline magazine
- Sri Rama in Tamilagam – An Inseparable Bond : Dr. D.K. Hari and Dr. D.K. Hema Hari
- Jalandhar Peeth Ka Rahsya and Mushtarka Khata : Ajay Prashar
- Mother Mary Comes to Me : Arundhati Roy
- Ranadthurandhar Shahajiraje Bhosale : Amar Yuvraj Dangat
- Sri Rama in Tamilagam - An Inseparable Bond : Dr. D.K. Hari and Dr. D.K. Hema Hari
- From Oil to Lithium: Navigating the Future of Energy : Kuldeep Gupta
- Modi's Governance Triumph: Reshaping India's Path to Prosperity : Tarun Chugh

EXAM
Genius



Ques : The 6th ASEAN-India Trade in Goods Agreement (AITIGA) Joint Committee and related meetings to discuss the review of AITIGA were held in which city?

छठी आसियान भारत वस्तु व्यापार समझौता (एआईटीआईजीए) संयुक्त समिति और एआईटीआईजीए की समीक्षा पर चर्चा करने के लिए संबंधित बैठकें किस शहर में आयोजित की गईं?

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

Answer : Option B

Explanation : •

- The 6th ASEAN-India Trade in Goods Agreement (AITIGA) Joint Committee and associated meetings to discuss the AITIGA's review were conducted at Vanijya Bhawan in New Delhi.
- The AITIGA Joint Committee has eight Sub-Committees that negotiate matters such as market access, rules of origin, SPS measures, standards and technical regulations, customs processes, economic and technical cooperation, trade remedies, and legal and institutional considerations.
- ASEAN is one of India's largest trading partners, accounting for around 11% of India's global commerce.
- Bilateral trade totaled USD 121 billion in 2023-24 and rose to USD 73 billion between April and October 2024, representing a 5.2% increase.
- The revision of AITIGA will be a step forward in promoting sustainable commerce with the ASEAN area.



Ques : Which edition of India-CARICOM Summit held in Georgetown, Guyana ?
भारत-कैरिक्कॉम शिखर सम्मेलन का कौन सा संस्करण जॉर्जटाउन, गुयाना में आयोजित हुआ?

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

Answer : Option B

Explanation : •

- The 2nd India-CARICOM Summit in Georgetown, Guyana, was led by India's Prime Minister Narendra Modi and Grenada's Prime Minister, who is the current CARICOM Chair.
- The first India-CARICOM Summit took place in 2019 in New York.
- To strengthen India's close development collaboration and strong people-to-people links with the region, the Prime Minister extended assistance to CARICOM countries in seven critical areas.

CARICOM acronym :

- C: Capacity Building
- A: Agriculture and Food Security
- R: Renewable Energy and Climate Change
- I: Innovation, Technology and Trade
- C: Cricket and Culture
- O: Ocean Economy and Maritime Security
- M: Medicine and Healthcare

About CARICOM :

- CARICOM consists of 21 countries: 15 Member republics and 6 Associate Members, which include both island republics and mainland areas such as Suriname and Guyana.
- Founded in 1973 with the signing of the Treaty of Chaguaramas by four founding members from Barbados, Guyana, Jamaica, and Trinidad & Tobago.



Recent News Headlines Related to Summits / conference

- Elets Technomedia, in partnership with The Banking & Finance Post Magazine, is conducting the 18th Elets NBFC100 Tech Summit at ITC Maratha in Mumbai.
- Meeting of the South Asian Telecommunication Regulators' Council (SATRC-25) 25th Edition Held at New Delhi. It is Inaugurated by Union Minister Jyotiraditya M. Scindia, Ministry of Communications
- The Indian Society of Soil Science, New Delhi, is organising the Global Soils Conference under the auspices of the International Union of Soil Sciences, Italy, in partnership with the Indian Council of Agricultural Research and the National Academy of Agricultural Science
- The 31st Asia Pacific Economic Cooperation (APEC) Economic Leaders Meeting, which included the leaders of the 21 member countries, took place in Lima, Peru
- The 6th Helicopter & Small Aircraft Summit 2024 was inaugurated in Shillong, Meghalaya
- Annual High-Level Meeting 7th Edition Held at Colombo between Indian Coast Guard (ICG) and Sri Lanka Coast Guard (SLCG)
- Tri-Services Commanders' Conference (TSTCC) 35th Edition Held at Southern Naval Command, Kochi and Chaired by Chief of Defence Staff General Anil Chauhan.
- Meeting of the Conference of the Parties to the Convention on Biological Diversity (CBD COP 16) 16th Edition Held at Cali, Colombia. Theme is Peace with Nature
- Chief of Defence Staff General Anil Chauhan has inaugurated the 2nd edition of the annual Indian Military Heritage Festival in New Delhi
- The Indian Poultry Equipment Manufacturers Association (IPEMA) will host a three-day poultry expo in Hyderabad.
- The 29th Conference of the Parties to the UN Framework Convention on Climate Change (COP29) kick off in the Azerbaijani capital Baku, aiming to address escalating climate challenges.





Ques : India has signed an agreement with which among the following country through which both countries air forces and conduct air-to-air refueling if they entered in their respective airspace, in November 2024?

भारत ने निम्नलिखित में से किस देश के साथ एक समझौते पर हस्ताक्षर किए हैं जिसके माध्यम से नवंबर 2024 में दोनों देश अपनी-अपनी हवाई सीमा में प्रवेश करने पर वायु सेना और हवा से हवा में ईंधन भरने का संचालन करेंगे?

- (a) New Zealand / न्यूजीलैंड
- (b) Ireland / आयरलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) China / चीन

Answer : Option C

Explanation : •

- Australia and India have signed an agreement to permit air-to-air refueling between the Royal Australian Air Force (RAAF) and the Indian Armed Forces, marking a significant step forward in their defense partnership.
- This agreement represents a new chapter in improving both countries' operational capabilities and interoperability in the Indo-Pacific area.
- The relationship enables the RAAF's KC-30A Multi-Role Tanker Transport to refuel Indian Armed Forces aircraft, expanding their collaboration scope in joint missions.
- Australia's Deputy Chief of Air Force, Air Vice-Marshal Harvey Reynolds, signed the agreement in New Delhi during the Australia-India Air Staff Talks.



Ques : Harjit Singh Bedi passed away recently at the of 78. Who was he?
हरजीत सिंह बेदी का हाल ही में 78 वर्ष की आयु में निधन हो गया। वह कौन थे?

- (a) Artist / कलाकार
- (b) Writer / लेखक
- (c) Former Supreme Court Judge / सुप्रीम कोर्ट के पूर्व न्यायाधीश
- (d) Politician / राजनीतिज्ञ
- (e) Historian / इतिहासकार

Answer : Option C

Explanation : •

- Harjit Singh Bedi, former Supreme Court justice, died at the age of 78.
- Justice Bedi was born on September 5, 1946, and is the son of Justice Tikka Jagjit Singh Bedi, a Punjab and Haryana High Court judge. He attended Bishop Cotton School in Shimla and completed his Senior Cambridge in 1962.
- Justice Bedi began his legal career on July 17, 1972, when he joined the Punjab and Haryana Bar Council. From 1974 to 1983, he worked part-time as a legal lecturer before becoming the Deputy Advocate General of Punjab from 1983 to 1987.
- He was appointed Senior Advocate in 1987 and Additional Advocate General till 1989, before becoming Punjab's Advocate General in 1990.
- In 2012, the Supreme Court nominated Justice Bedi as Chairman of the Monitoring Authority to investigate allegations of suspected fake encounters in Gujarat.
- In his findings, he recommended additional investigations into three of the 17 cases he examined.



Ques : PM Modi Gifts Kolhapur's Silofar Panchamrit Kalash to which country President ?
पीएम मोदी ने किस देश के राष्ट्रपति को कोल्हापुर का सिलोफर पंचामृत कलश उपहार में दिया?

- (a) Sweden / स्वीडन
- (b) Spain / स्पेन
- (c) Gabon / गैबॉन
- (d) Comoros / कोमोरोस
- (e) Nigeria / नाइजीरिया

Answer : Option E

Explanation : •

- During his visit to Nigeria, Prime Minister Narendra Modi presented President Bola Ahmed Tinubu with a Silofar Panchamrit Kalash, a stunning specimen of Kolhapur's traditional metal artistry.
- The kalash is crafted of high-quality silver with beautiful carvings. Kolhapur's famed metalwork features floral motifs, deities, and traditional patterns.
- His travel to Nigeria is the first by an Indian prime minister in 17 years, highlighting the cultural and diplomatic significance of the gesture.

About Nigeria :

- Capital : Abuja
- Currency : Nigerian Naira
- President : Bola Ahmed Tinubu



Ques : World Television Day is celebrated annually on which day ?

विश्व टेलीविजन दिवस प्रतिवर्ष किस दिन मनाया जाता है?

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

Answer : Option A

Explanation : •

- World Television Day is observed annually on November 21 to recognize television's importance as a means of communication and its impact on global awareness, decision-making, and education.
- Theme 2024: Accessibility
- The United Nations established World Television Day in 1996 in response to the first World Television Forum, which acknowledged television's growing significance in society.
- The UN proclaimed this day to highlight its significance as a tool for communication and global connectedness.
- Television emerged in India in 1959, primarily transmitting instructional programming. By 1982, the introduction of color transmission and satellite networks brought TV closer to the masses, setting the basis for today's diversified media landscape.



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

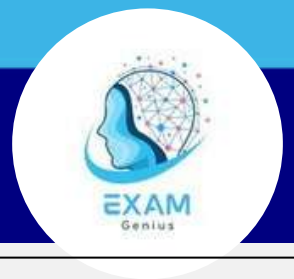
विश्व हैलो दिवस हर साल किस दिन मनाया जाता है?

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

Answer : Option A

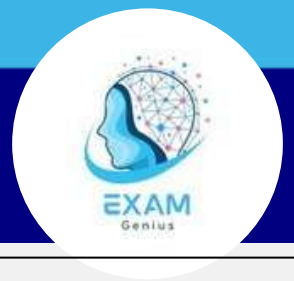
Explanation : •

- Every year on November 21st, we celebrate World Hello Day.
- World Hello Day provides a chance to raise awareness that disagreements should be addressed by discussion rather than the use of force.
- Theme 2024: Greeting for Peace.
- Michael McCormack, a Harvard University graduate, and Brian McCormack, an Arizona State University Ph.D. graduate, launched World Hello Day in 1973 in response to Egypt and Israel's Yom Kippur War.
- To encourage participation in the first World Hello Day, the McCormack brothers wrote 1,360 letters in seven different languages to world leaders around the world, urging them to resolve conflicts via diplomacy rather than force.
- Since then, 180 countries have observed World Hello Day around the world. This day gives people the opportunity to demonstrate their concern for global peace.



Important days :

- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 9 November : World Adoption Day
- 9 to 15 November : International Week of Science and Peace
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)
- 10 November : World Public Transport Day (Theme 2024: Connecting Communities, Reducing Emissions)
- 11 November : National Education Day 2024
- 11-15 November : World Quality Week 2024 (Theme 2024 Quality: From Compliance to Performance)
- 12 November : World Pneumonia Day 2024 (Theme 2024 Every Breath Counts: Stop Pneumonia in Its Tracks)
- 13 November : 27th World Kindness Day 2024
- 14 November : Children's Day, also known as Bal Diwas (Theme 2024 For every child, every right)
- 14 November : World Diabetes Day 2024 (Theme is "Bridging Barriers and Gaps")
- 14th to 20th November : All India Cooperative Week (Theme 2024 Role of Cooperatives in Building Viksit Bharat)
- 15 November : Birsa Munda Jayanti
- 16 November : International Day of Tolerance (Theme 2024: Promoting Respect and Understanding Worldwide)
- 16 November : National Press Day (Theme 2024: Changing Nature of the Press)
- 17 November : International Students' Day (Theme 2024: Keep striving, studying, and believing in the power of education)
- 17 November (Third Sunday of November) : World Day of Remembrance for Road Traffic Victims (Theme 2024 That day)
- 17 November : National Epilepsy Day (Theme 2024: Milestones on My Epilepsy Journey)
- 18 November : World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence



- 18 to 24 November : World Antimicrobial Awareness Week (WAAW) (Theme 2024: Educate. Advocate. Act Now)
- 19 November : International Men's Day 2024 (Theme 2024 Positive Male Role Models)
- 19 November : National Integration Day 2024
- 19 November : World Toilet Day (Theme 2024: Toilets - A Place for Peace)
- 20 November : World Children's Day (Theme 2024: Listen to the Future. Stand up for children's rights)
- 21 November : World Fisheries Day (Theme 2024: India's Blue Transformation: Strengthening Small-Scale and Sustainable Fisheries)
- 21 November : National Philosophy Day



EXAM
Genius



IMPORTANT ONE – LINER Current Affairs

Zomato's inclusion in the 30-stock index marks a significant milestone for the company. It will become a part of the benchmark BSE Sensex, replacing JSW Steel.

Axis Mutual Fund has launched the Axis Momentum Fund, an open-ended equity scheme based on the momentum investment strategy.

Punjab National Bank (PNB) has joined the globally recognized Partnership for Carbon Accounting Financials (PCAF), signalling its commitment to sustainability and climate action.

Defence Minister Rajnath Singh represented India at the 11th ASEAN Defence Ministers' Plus Forum, held in Vientiane, the capital of the Lao People's Democratic Republic.

The Asian Cricket Council (ACC) announced that Sony Pictures Networks India (SPNI), a part of Japan's Sony Group Corporation, had bagged the media rights for all ACC tournaments from 2024 to 2031.

Air India, owned by Tata, has inked an agreement with Bengaluru Airport City Limited (BACL), a subsidiary of Bangalore International Airport Limited (BIAL), to develop an Aircraft Maintenance Engineering (AME) facility.

For the first time, India hosted the Special Olympics Asia Pacific Bocce & Bowling Competition at the Thyagaraj Sports Complex in New Delhi. inaugurated by the Vice President of India, Jagdeep Dhankhar and 81 athletes from 12 countries of the Asia-Pacific region participated.

Samsung Electronics unveiled Gauss 2, the second generation of its generative artificial intelligence (AI) model, at an annual tech conference.

Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD. New Zealand ranks first and India ranks 23rd. United Kingdom holds second position and Australia holds third position.

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

30-स्टॉक इंडेक्स में ज़ोमैटो का शामिल होना कंपनी के लिए एक महत्वपूर्ण मील का पत्थर है। यह जेएसडब्ल्यू स्टील की जगह बेंचमार्क बीएसई सेंसेक्स का हिस्सा बन जाएगा।

एक्सिस म्यूचुअल फंड ने एक्सिस मोमेंटम फंड लॉन्च किया है, जो मोमेंटम निवेश रणनीति पर आधारित एक ओपन-एंडेड इक्विटी स्कीम है।

पंजाब नेशनल बैंक (पीएनबी) कार्बन अकाउंटिंग फाइनेंशियल (पीसीएफ) के लिए विश्व स्तर पर मान्यता प्राप्त साझेदारी में शामिल हो गया है, जो स्थिरता और जलवायु कार्रवाई के प्रति अपनी प्रतिबद्धता का संकेत देता है।

रक्षा मंत्री राजनाथ सिंह ने लाओ पीपुल्स डेमोक्रेटिक रिपब्लिक की राजधानी वियनतियाने में आयोजित 11वें आसियान रक्षा मंत्री प्लस फोरम में भारत का प्रतिनिधित्व किया।

एशियन क्रिकेट काउंसिल (एसीसी) ने घोषणा की कि जापान के सोनी ग्रुप कॉर्पोरेशन का एक हिस्सा सोनी पिक्चर्स नेटवर्क्स इंडिया (एसपीएनआई) ने 2024 से 2031 तक सभी एसीसी टूर्नामेंटों के लिए मीडिया अधिकार हासिल कर लिए हैं।

टाटा के स्वामित्व वाली एयर इंडिया ने एयरक्राफ्ट मेंटेनेंस इंजीनियरिंग (एएमई) सुविधा विकसित करने के लिए बेंगलुरु इंटरनेशनल एयरपोर्ट लिमिटेड (बीआईएएल) की सहायक कंपनी बेंगलुरु एयरपोर्ट सिटी लिमिटेड (बीएसीएल) के साथ एक समझौता किया है।

पहली बार, भारत ने नई दिल्ली के त्यागराज स्पोर्ट्स कॉम्प्लेक्स में विशेष ओलंपिक एशिया प्रशांत बोक्से और बॉलिंग प्रतियोगिता की मेजबानी की। भारत के उपराष्ट्रपति जगदीप धनखड़ ने उद्घाटन किया और एशिया-प्रशांत क्षेत्र के 12 देशों के 81 एथलीटों ने भाग लिया।

सैमसंग इलेक्ट्रॉनिक्स ने एक वार्षिक तकनीकी सम्मेलन में अपने जेनरेटिव आर्टिफिशियल इंटेलिजेंस (एआई) मॉडल की दूसरी पीढ़ी गॉस 2 का अनावरण किया।

सतत व्यापार सूचकांक 2024 हाइनरिच फाउंडेशन और आईएमडी द्वारा प्रकाशित। न्यूजीलैंड पहले और भारत 23वें स्थान पर है। यूनाइटेड किंगडम दूसरे स्थान पर और ऑस्ट्रेलिया तीसरे स्थान पर है।

EXAM
Genius



Ques : Who launches low-cost tailored vehicle loan for Uber's fleet partners ?
उबर के बेड़े भागीदारों के लिए कम लागत वाला अनुकूलित वाहन ऋण किसने लॉन्च किया?

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

Answer : Option B

Explanation :

- State Bank of India (SBI), India's largest lender, has introduced a low-cost customized vehicle loan for Uber fleet partners.
- Customized loans provide affordable financing options and easy disbursement.
- SBI has a 19.2% market share in auto loans in the country.

About State Bank of India (SBI) :

- Established : 01 July 1955
- HQ : Mumbai, Maharashtra
- Chairman : Challa Sreenivasulu Setty



Recent News Headlines Related to SBI :

- The State Bank of India (SBI), India's largest lender, has successfully raised \$500 million through five-year bonds from international investors
- SBI, India's largest public sector bank, has joined with Jagriti Yatra 2024, an 8,000-kilometer, 15-day entrepreneurial adventure through India's Tier 2 and Tier 3 districts.
- SBI is aiming to secure a \$1.25 billion five-year loan, which would be the largest dollar-denominated loan from India's financial sector in 2024.
- During the India Entrepreneurs Forum (IEF), the South African CEOs of the State Bank of India (SBI) and India Exim Bank emphasized their efforts to bridge the trade finance gap for firms in Africa.
- 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 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).



Ques : Who launched the industry's first "Increasing Income" feature in its regular pay annuity product ?

अपने नियमित वेतन वार्षिकी उत्पाद में उद्योग की पहली "बढ़ती आय" सुविधा किसने लॉन्च की?

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Reliance Nippon Life Insurance / रिलायंस निप्पोन लाइफ इंश्योरेंस
- (e) Universal Sompo General Insurance / यूनिवर्सल सोम्पो जनरल इंश्योरेंस

Answer : Option B

Explanation : •

- ICICI Prudential Life Insurance introduced the industry's first "Increasing Income" feature with its regular pay annuity product, ICICI Pru Guaranteed Pension Plan Flexi.
- The Increasing Income feature increases annuity payouts by 5% every year, assisting seniors in combating inflation and maintaining their level of life.
- This feature ensures that retirees receive a guaranteed income stream that grows annually, retaining their purchasing power over time.
- The ICICI Pru Guaranteed Pension Plan Flexi with the Increasing Income feature offers retirees both financial security and flexibility, with low-cost long-term contributions to establish a retirement fund.

About ICICI Prudential Life Insurance :

- Founded : 2000
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Anup Bagchi
- It is established as a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited.



Recent Facilities Launched in Banking & Insurance Sector :

- Jammu and Kashmir Bank (J&K Bank) has established the Virtual ATM (vATM) facility, which aims to leverage technology for financial inclusion, particularly in rural areas that lack ATMs and other banking channels.
- Matrimony.com has created weddingloans.com, a financial technology platform to help couples with their marriages
- Paytm users would be able to make UPI payments in select overseas locations, including famous destinations in the UAE, Singapore, France, Mauritius, Bhutan, and Nepal.
- Bharat Sanjeevani Krishi Utthan initiative Launched by IndusInd Bank Limited (IBL) and Bharat Financial Inclusion Limited (BFIL) To provide a robust framework for empowering FPOs across India
- Galaxy Health Insurance Company Limited has launched its first health insurance product, 'Galaxy Promise'. sum insured options ranging from Rs.3 lakh to Rs.1 crore. Managing Director and CEO of Galaxy Health Insurance is G Srinivasan.
- IDFC First Bank has become the first Indian bank to offer real-time tracking for international money transfers via SWIFT, enhancing cross-border payment transparency.
- Karnataka Bank Limited has launched two financial products: 'KBL Peak', an education loan with financing up to Rs.2 crore and full coverage, and 'KBL Genius', a student savings account with free cyber protection.
- The Asian Development Bank (ADB) has issued a USD 100 million bond to support biodiversity and wildlife conservation projects in Asia and the Pacific.
- Razorpay's Venture Investment Program aims to promote the growth of B2B firms in their early stages.
- The National Payments Corporation of India (NPCI) has introduced an auto-top-up function and raised transaction limits for UPI Lite from Rs 500 to Rs 1,000, beginning November 1, 2024
- GenWise has included UPI payments to its app for senior folks. This is the industry's first release of UPI for elders, with a simple user interface, improved security, and cyber fraud prevention.
- Indian Overseas Bank (IOB) has launched an online Re-KYC solution to streamline the Know Your Customer (KYC) update procedure for its clients.



Ques : In November 2024, the Financial Services Institutions Bureau (FSIB) has recommended Binod Kumar for the post of Managing Director of which bank?

नवंबर 2024 में, वित्तीय सेवा संस्थान ब्यूरो (FSIB) ने बिनोद कुमार को किस बैंक के प्रबंध निदेशक के पद के लिए सिफारिश की है?

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

Answer : Option A

Explanation : •

- The Financial Services Institutions Bureau (FSIB) recommended Binod Kumar for the position of Managing Director of Chennai-based Indian Bank.
- Kumar, who currently serves as Executive Director of Punjab National Bank, will succeed S L Jain when he retires next month.
- Earlier in April, the bureau selected Asheesh Pandey for the role, but the Reserve Bank of India (RBI) expressed reservations about his selection. As a result, the bureau conducted a second interview to choose a replacement for Pandey.
- The appointments committee of the Cabinet, led by Prime Minister Narendra Modi, will make the final decision on the FSIB recommendation.

About Indian Bank :

- Founded – 15 August 1907
- Headquarters – Chennai, Tamil Nadu
- MD & CEO – Shanti Lal Jain
- Tagline – Your Own Bank



Recent Appointment in Banking & Insurance Sector :

- Rahul Bhawe : Managing Director (MD) and CEO of Industrial Finance Corporation of India (IFCI Ltd)
- Rishi Chhabra : country manager for India at Visa
- Praveena Rai : Chief Executive Officer (CEO) and Managing Director (MD) of Multi Commodity Exchange of India (MCX)
- Amitabh Chaudhry : reappointed by MD and CEO Axis Bank
- Ashok Chandra : MD & CEO at Punjab National Bank (PNB)
- Debasish Mishra : Chief General Manager of New Delhi Circle at SBI
- Pam Kaur : First female chief financial officer(CFO) of Hong Kong and Shanghai Banking Corporation (HSBC) (Replaced Georges Elhedery)
- Chitra Jayasimha : Chairperson of the National Pension System (NPS) Trust Board (Replaced Venkata Rao Yadagani)
- Pranav Chawda : CEO of JPMorgan Chase & Co.'s (Replaced Prabdev Singh)
- Sandip Goenka : CEO of Acko Life
- Prasun Sikdar : MD and CEO of Bima Sugam India Federation for three-year
- Amit Kumar : Chairman & Managing Director (CMD) of AI Assets Holding Limited
- Martin Schlegel : Chairman of the Governing Board of the Swiss National Bank (SNB) (Replaced Thomas Jordan)
- Partha Pratim Sengupta : MD & CEO of Bandhan Bank for Three Year
- Ravindra Kumar Kundu : Managing Director of Cholamandalam Investment and Finance Company
- Aviral Jain : Executive Director of RBI



Ques : Who inaugurated the ICA Global Cooperative Conference at Bharat Mandapam in New Delhi in November 2024?

नवंबर 2024 में नई दिल्ली के भारत मंडपम में ICA वैश्विक सहकारी सम्मेलन का उद्घाटन किसने किया?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Nirmala Sitharaman / निर्मला सीतारमण
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option E

Explanation : •

- Prime Minister Narendra Modi opened the ICA Global Cooperative Conference at Bharat Mandapam in New Delhi.
- For the first time in the ICA's 130-year history, the Global Cooperative Conference and General Assembly was held in India.
- On the occasion, Mr. Modi issued a commemorative stamp for the International Year of Cooperatives 2025.
- Indian Farmers Fertiliser Cooperative Limited held the Global Conference in partnership with ICA and the Government of India, as well as Indian cooperatives AMUL and KRIBHCO.
- The International Cooperative Alliance was created in 1895. It represents thirty lakh cooperative firms globally and serves over one billion cooperative members.



Recent News Headlines Related to Summits / conference

- The 6th ASEAN-India Trade in Goods Agreement (AITIGA) Joint Committee and associated meetings to discuss the AITIGA's review were conducted at Vanijya Bhawan in New Delhi.
- The 2nd India-CARICOM Summit in Georgetown, Guyana, was led by India's Prime Minister Narendra Modi and Grenada's Prime Minister, who is the current CARICOM Chair.
- Elets Technomedia, in partnership with The Banking & Finance Post Magazine, is conducting the 18th Elets NBFC100 Tech Summit at ITC Maratha in Mumbai.
- Meeting of the South Asian Telecommunication Regulators' Council (SATRC-25) 25th Edition Held at New Delhi. It is Inaugurated by Union Minister Jyotiraditya M. Scindia, Ministry of Communications
- The Indian Society of Soil Science, New Delhi, is organising the Global Soils Conference under the auspices of the International Union of Soil Sciences, Italy, in partnership with the Indian Council of Agricultural Research and the National Academy of Agricultural Science
- The 31st Asia Pacific Economic Cooperation (APEC) Economic Leaders Meeting, which included the leaders of the 21 member countries, took place in Lima, Peru
- The 6th Helicopter & Small Aircraft Summit 2024 was inaugurated in Shillong, Meghalaya

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Ques : Consider the following Statement About Nayi Chetna – Pahal Badlaav Ki Campaign

नई चेतना - पहल बदलाव की अभियान के बारे में निम्नलिखित कथन पर विचार करें

(a) It is launched by Union Minister of Home affairs

इसे केंद्रीय गृह मंत्री द्वारा लॉन्च किया गया है

(b) third edition of Nayi Chetna – Pahal Badlaav Ki, a national campaign in Rang Bhawan Auditorium, New Delhi.

रंग भवन ऑडिटोरियम, नई दिल्ली में एक राष्ट्रीय अभियान नई चेतना - पहल बदलाव की का तीसरा संस्करण।

(c) This campaign is against gender-based violence

Which of the following statement is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

(a) Only A

(b) Only B

(c) Both B and C

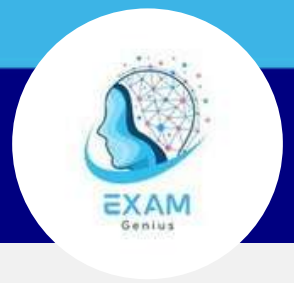
(d) Both A and C

(e) All A, B and c

Answer : Option C

Explanation : •

- Shivraj Singh Chouhan, Union Minister of Rural Development, Agriculture, and Farmers' Welfare, launched the third edition of Nayi Chetna - Pahal Badlaav Ki, a national campaign against gender-based violence, at Rang Bhawan Auditorium in New Delhi.
- The month-long campaign, organized by the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) under the Ministry of Rural Development, would take place across all Indian states and union territories until December 23, 2024.
- The campaign is a collaborative effort in the spirit of "whole of government" approach and will witness participation of 9 Ministries/Departments: Ministry of Women and Child Development, Ministry of Health and Family Welfare, Department of School Education and Literacy, Ministry of Home Affairs, Ministry of Panchayati Raj, Ministry of Social Justice and Empowerment, Ministry of Youth Affairs and Sports, Ministry of Information and Broadcasting, and Department of Justice.
- The Nayi Chetna campaign aims to raise awareness and encourage informed action against gender-based violence through grassroots activities.
- Since its start, Nayi Chetna has rallied millions across the country, establishing a strong movement for gender equality and women's empowerment.
- The first edition reached 3.5 crore individuals, with cooperation from numerous line ministries
- Nayi Chetna 2.0 engaged 5.5 crore participants across 31 states and union territories, with over 9 lakh gender-based violence awareness programs held across the country.
- The campaign's slogan, "Ek Saath, Ek Awaaz, Hinsa Ke Khilaaf," embodies the call for collective action through convergence efforts, adopting a whole-of-society and whole-of-government approach.



Recent News Headlines Related to Schemes

- South Africa has launched a new initiative called the Trusted Tour Operator scheme (TTOS) to increase tourism from India and China.
- Andhra Pradesh Chief Minister Chandrababu Naidu has launched the Deepam 2.0 scheme in Edupuram, Ichapuram Mandal, Srikakulam district, as part of the "Super Six Promises" campaign.
- The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved PM Vidyalaxmi, a new Central Sector plan aimed at providing financial assistance to deserving students so that financial restrictions do not impede them from pursuing higher education.
- Union Minister Piyush Goyal unveiled the "One District One Product" (ODOP) Wall at the Indian Embassy in Riyadh. Scheme Launched in January 2018, by the Uttar Pradesh Government.
- Rajasthan Investment Promotion Scheme (RIPS) 2024 Launched by Rajasthan government To encourage private investment and boost economic growth in sectors like Aero & Space, Defence, Drones, Semiconductors, Agri-Tech, and Waste Recycling
- UDAN (Ude Desh ka Aam Nagrik) scheme Extended for 10 years announced by Civil Aviation Minister K. Rammohan Naidu During the celebration of eight years of the UDAN scheme.
- The government has increased the maximum Mudra loan amount under the Pradhan Mantri Mudra Yojana (PMMY) to Rs 20 lakh from Rs 10 lakh under a new 'Tarun Plus' category.
- Madhya Pradesh government has launched the Ekal Nari scheme, where free education is provided to children of widows and single women.
- The Union Health Ministry has increased the monthly nutrition support under Ni-Kshay Poshan Yojana from Rs 500 to Rs 1,000 for all TB patients undergoing treatment.
- The Union Cabinet, led by Prime Minister Narendra Modi, has approved a revision to the Productivity Linked Reward (PLR) Scheme for major ports and dock labor Board employees/workers from 2020-21 to 2025-26.
- According to the Union Minister for Housing and Urban Affairs, the Jal Hi AMRIT plan was implemented within 100 days of its inception under the AMRUT 2.0 plan.





Ques : Brazil officially transferred the Group of 20 (G20) Presidency to which country ?
ब्राज़ील ने आधिकारिक तौर पर ग्रुप ऑफ़ 20 (G20) की अध्यक्षता किस देश को हस्तांतरित कर दी?

- (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 :

- During the closing ceremony of the annual G20 conference in Rio de Janeiro, Brazil handed over the G20 presidency to South Africa.
- South Africa is the first African nation to lead the G20, with ambitious plans for its presidency.
- The presidency was ceremonially transferred in the presence of Brazilian President Luiz Inacio Lula da Silva and South African President Cyril Ramaphosa.
- President Cyril Ramaphosa's vision for South Africa's presidency focuses on solidarity, equality, and sustainability.

About Brazil :

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



Ques : government must include __ in the list of critical minerals.

सरकार को ____ को महत्वपूर्ण खनिजों की सूची में शामिल करना चाहिए

- (a) coking coal
- (b) Charcoal
- (c) Fossil Fuel
- (d) Petrol
- (e) Iron

Answer : Option A

Explanation : •

- According to a Niti Aayog report, the government should prioritize domestic production of coking coal, a crucial raw material for steel manufacturing, by including it on the list of important minerals and providing specific incentives.
- India's reliance on imports (85% of coking coal) highlights the need for increased indigenous production.
- The research "Enhancing Domestic Coking Coal Availability to Reduce the Import of Coking Coal" suggests policy measures to utilize India's 16.5 billion tonnes of medium coking coal reserves and achieve self-sufficiency while meeting Net Zero commitments by 2070.
- Coking coal accounts for 42% of steel production expenses, which is vital for infrastructure and job creation.
- Despite having 5.13 BT of premium coking coal reserves, India imported 58MT worth ₹1.5 lakh crore in FY 2023-24.



Ques : Who has won the JCB Prize for Literature for his book “Lorenzo Searches for the Meaning of Life” ?

अपनी पुस्तक "लोरेंजो सर्चज फॉर द मीनिंग ऑफ लाइफ" के लिए साहित्य का जेसीबी पुरस्कार किसने जीता है?

- (a) Ashok Gopal / अशोक गोपाल
- (b) Vikram Seth / विक्रम सेठ
- (c) Upamanyu Chatterjee / उपमन्यु चटर्जी
- (d) Shane Watson / शेन वॉटसन
- (e) Dr. Davendra Kumar Dhodawat / डॉ. दवेन्द्र कुमार धोड़ावत

Answer : Option A

Explanation : •

- Upamanyu Chatterjee has won the JCB Literature Prize for his novel "Lorenzo Searches for the Meaning of Life".
- Chatterjee's book, published by Speaking Tiger, tells the narrative of a young Italian man who begins a spiritual life following a mishap, only to realize the mundane aspects of the route.
- Chatterjee was awarded a monetary reward of Rs 25 lakh as well as a trophy sculpted by Delhi artist team Thukral and Tagra entitled Mirror Melting.
- The award, founded in 2018, recognizes a great work of fiction by an Indian author.
- In 2023, "Firebird" by Perumal Murugan, translated from Malayalam by Janani Kannan, received the coveted award.

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Recent News Headlines Related to Awards & Winners :

- Kamaladevi Chattopadhyay NIF Book Prize : Ashok Gopal for his book "A Part Apart: The Life and Thought of B R Ambedkar"
- Indira Gandhi Prize for Peace, Disarmament, and Development : Daniel Barenboim and Ali Abu Awwad
- Green World Environment Award in the Corporate Social Responsibility (CSR) category : Coal India Limited (CIL)
- Airport Excellence Awards : GMR Hyderabad International Airport Limited (GHIAL)
- 73rd Miss Universe 2024 (in Mexico City Arena, Mexico) : Victoria Kjaer Theilvig (Denmark)
- Nigeria's second highest distinction, Grand Commander of the Order of Niger : Narendra Modi
- Satyajit Ray Lifetime Achievement Award : Phillip Noyce (Australian filmmaker)
- Education Leader of the Year : Kunal Dalal, Managing Director of JBCN Education
- Booker Prize in 2024 : Samantha Harvey's space-themed book 'Orbital'
- 3rd Rohini Nayyar Prize for 2024 : Anil Pradhan For his work in STEM education for underserved communities
- FIH Male goalkeeper of the Year Award 2024 : PR Sreejesh
- FIH Male Player of the Year Award 2024 : Harmanpreet Singh
- Confederation of Indian Industry (CII) Sports Business Awards 2024 'Best Sports League of the Year' award : Pro Kabaddi League (PKL)
- Generational Legacy Award for Outstanding Contribution to the Indian Economy : Wagh Bakri Tea Group
- "Self-Certification" status : BEML Limited Given by Department of Defence Production (DDP) of the Government of India
- Best Companies for Women in India' (BCWI) 2024 : DBS Bank India
- ANR Award : Telugu film star Chiranjeevi





Ques : Which country Conducts First National Census in 40 Years ?

कौन सा देश 40 वर्षों में पहली राष्ट्रीय जनगणना आयोजित करता है?

- (a) Iran / ईरान
- (b) Israel / इजराइल
- (c) Japan / जापान
- (d) Spain / स्पेन
- (e) Iraq / इराक

Answer : Option E

Explanation : •

- Iraq is undertaking its first nationwide census since 1987, under Saddam Hussein's government. The effort involves 120,000 researchers.
- The Ministry of Interior has imposed a two-day curfew for a massive operation to collect data from 120,000 houses across all 18 governorates.
- Iraq's last countrywide census occurred in 1987. In 1997, the semi-autonomous Kurdistan region's three northern provinces were not included.
- The census will utilize the "de jure" technique, which counts persons in their present regions of residence rather than their original houses (if displaced).

About Iraq :

- Capital : Baghdad
- Currency : Iraqi Dinar
- President : Abdul Latif Rashid



Ques : Which Indian personality was honored with the Dr Martin Luther King Jr Global Peace Award for Minority Upliftment in November 2024?

नवंबर 2024 में किस भारतीय व्यक्तित्व को अल्पसंख्यक उत्थान के लिए डॉ मार्टिन लूथर किंग जूनियर वैश्विक शांति पुरस्कार से सम्मानित किया गया?

- (a) Ratan Tata / रतन टाटा
- (b) Sonam Kapoor / सोनम कपूर
- (c) Rahul Gandhi / राहुल गांधी
- (d) Nirmala Sitharaman / निर्मला सीतारमण
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option E

Explanation : •

- The Association of Indian American Minorities (AIAM), a newly founded non-governmental organization, was established at Sligo Seventh-day Adventist Church in Maryland.
- The effort seeks to unite and advance the welfare of minority populations within the Indian American community in the United States.
- During the event, Prime Minister Narendra Modi received the Dr Martin Luther King Jr Global Peace Award for Minority Upliftment. Washington Adventist University and AIAM jointly presented the award, which recognized his contributions to inclusive development and minority welfare. Renowned Sikh philanthropist Jasdip Singh was named AIAM's Founder and Chairman, with a seven-member Board of Directors representing various Indian minority populations.
- Baljinder Singh and Dr. Sukhpal Dhanoa are Sikhs, Pawan Bezwada and Elisha Pulivarti are Christians, Dipak Thakker is Hindu, Juned Qazi is Muslim, and Nissim Reuben is an Indian Jew.



Ques: Rishabh Pant becomes most expensive player in IPL auction history, joins which team for Rs. 27 crore ?

ऋषभ पंत बने आईपीएल नीलामी इतिहास के सबसे महंगे खिलाड़ी, कितने करोड़ में किस टीम में हुए शामिल 27 करोड़?

- (a) Lucknow Super Giants / लखनऊ सुपर जायंट्स
- (b) Royal Challengers Bengaluru / रॉयल चैलेंजर्स बेंगलुरु
- (c) Rajasthan Royals / राजस्थान रॉयल्स
- (d) Kolkata Knight Riders / कोलकाता नाइट राइडर्स
- (e) Chennai Super Kings / चेन्नई सुपर किंग्स

Answer : Option A

Explanation : •

- Rishabh Pant became the most expensive player in IPL auction history at the 2025 super auction held in Jeddah, Saudi Arabia.
- The Lucknow Super Giants signed the Indian wicketkeeper-batter for an astounding Rs.27 crore.
- The Delhi Capitals used their RTM (Right to Match) card to keep Pant for Rs.20.75 crore. However, Lucknow raised their bid to Rs 27 crore, prompting DC to withdraw.
- Pant's record-breaking signing exceeded Shreyas Iyer's Rs.26.75 crore deal with the Punjab Kings.

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Recent News headlines related to Sports

- The Kho Kho Federation of India (KKFI) and the International Kho Kho Federation have announced that the inaugural Kho Kho World Cup will be held in India in 2025
- West Bengal swimmers ruled the pool with full dominance in the 4th National Finswimming Championship 2024 to win the team championship crown with a total of 151 medals that include 67 gold, 43 silver, and 41 bronze medals
- The defending champion Indian women's hockey team defeated China, the 2024 Paris Olympic silver medalist, to win the 8th Women's Asian Champions Trophy 2024
- Magnus Carlsen, the world's top chess player, won both the quick and blitz events at the Tata Steel Chess India competition.
- In archery, reigning Asian Games champion Jyothi Surekha Vennam won the gold medal in the women's compound event at the GT Open in Luxembourg
- The Federation International de Football Association (FIFA) has announced the new trophy for the next FIFA Club World Cup 2025, which will be held in the United States from July 15 to July 13, 2025
- Odisha emerged victorious in a spectacular fashion at the 14th Hockey India Senior National Championship, defeating two-time champion Haryana 5-1 in the final held at the SDAT-Mayor Radhakrishnan Stadium, Chennai
- Prajnesh Gunneswaran, the Indian tennis star who won a bronze medal in singles at the 2018 Jakarta Asian Games, announced his retirement from professional tennis
- The FISU World University Championship Shooting 2024 was held at the Dr Karni Singh Shooting Range in Tughlakabad, New Delhi. The mascot of the game was Trunky, an elephant. The Indian shooters finished with 24 medals, including 9 gold, 9 silver, and 6 bronze
- Anshul Kamboj, a Haryana fast bowler, made Ranji Trophy history by taking all ten wickets against Kerala.



Ques : Fibonacci Day celebrated every year on which day ?

फाइबोनैचि दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

- (a) 21 November
- (b) 22 November
- (c) 20 November
- (d) 24 November
- (e) 23 November

Answer : Option E

Explanation : •

- Fibonacci Day is honored annually on November 23.
- November 23rd is a fantastic date that is oddly undervalued. Because 11/23 corresponds to the first four numbers of the famous Fibonacci sequence: 1, 1, 2, 3.
- On November 23rd, we celebrate Fibonacci Day. This series, in which each number is the sum of the two numbers before it (1, 1, 2, 3, 5, and so on), has influenced the worlds of art, architecture, and design for millennia.

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Ques : National Cashew Day is observed annually on which day?

राष्ट्रीय काजू दिवस प्रतिवर्ष किस दिन मनाया जाता है?

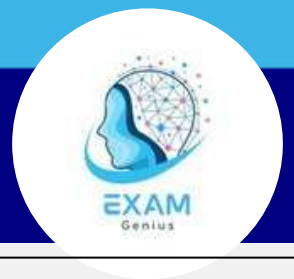
- (a) 21 November
- (b) 22 November
- (c) 20 November
- (d) 19 November
- (e) 23 November

Answer : Option E

Explanation : •

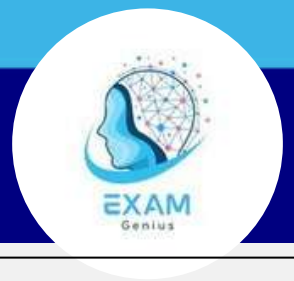
- National Cashew Day is observed on November 23 every year.
- The term "cashew" is taken from the Portuguese word "caju" which is derived from the Tupian word "acajú," referring to the fruit of the cashew tree.
- When cashews were initially found in Brazil in 1558, Europeans believed nuts were toxic because they contained anacardic acid, which irritates the skin.
- However, after studying the Tupi-Indians, the Portuguese learnt how to roast the seeds to remove the irritants and discovered how delicious cashews tasted. They also brewed wine from the fruit meat.

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Important days :

- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 9 November : World Adoption Day
- 9 to 15 November : International Week of Science and Peace
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)
- 10 November : World Public Transport Day (Theme 2024: Connecting Communities, Reducing Emissions)
- 11 November : National Education Day 2024
- 11-15 November : World Quality Week 2024 (Theme 2024 Quality: From Compliance to Performance)
- 12 November : World Pneumonia Day 2024 (Theme 2024 Every Breath Counts: Stop Pneumonia in Its Tracks)
- 13 November : 27th World Kindness Day 2024
- 14 November : Children's Day, also known as Bal Diwas (Theme 2024 For every child, every right)
- 14 November : World Diabetes Day 2024 (Theme is "Bridging Barriers and Gaps")
- 14th to 20th November : All India Cooperative Week (Theme 2024 Role of Cooperatives in Building Viksit Bharat)
- 15 November : Birsa Munda Jayanti
- 16 November : International Day of Tolerance (Theme 2024: Promoting Respect and Understanding Worldwide)
- 16 November : National Press Day (Theme 2024: Changing Nature of the Press)
- 17 November : International Students' Day (Theme 2024: Keep striving, studying, and believing in the power of education)
- 17 November (Third Sunday of November) : World Day of Remembrance for Road Traffic Victims (Theme 2024 That day)
- 17 November : National Epilepsy Day (Theme 2024: Milestones on My Epilepsy Journey)
- 18 November : World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence



- 18 to 24 November : World Antimicrobial Awareness Week (WAAW) (Theme 2024: Educate. Advocate. Act Now)
- 19 November : International Men's Day 2024 (Theme 2024 Positive Male Role Models)
- 19 November : National Integration Day 2024
- 19 November : World Toilet Day (Theme 2024: Toilets - A Place for Peace)
- 20 November : World Children's Day (Theme 2024: Listen to the Future. Stand up for children's rights)
- 21 November : World Fisheries Day (Theme 2024: India's Blue Transformation: Strengthening Small-Scale and Sustainable Fisheries)
- 21 November : National Philosophy Day
- 21 November : World Television Day (Theme 2024: Accessibility)
- 21 November : World Hello Day (Theme 2024: Greeting for Peace)



EXAM
Genius



IMPORTANT ONE – LINER Current Affairs

Department for Promotion of Industry and Internal Trade (DPIIT) approved Reliance Capital Ltd (RCAP) Acquisition by IndusInd International Holdings Ltd (IIHL), a Hinduja Groupbacked firm at a cost of Rs.10,000-crore.

Senior IAS officer R Alice Vaz Appointed as Chief electoral officer (CEO) of Delhi. She Replace P Krishnamurthy

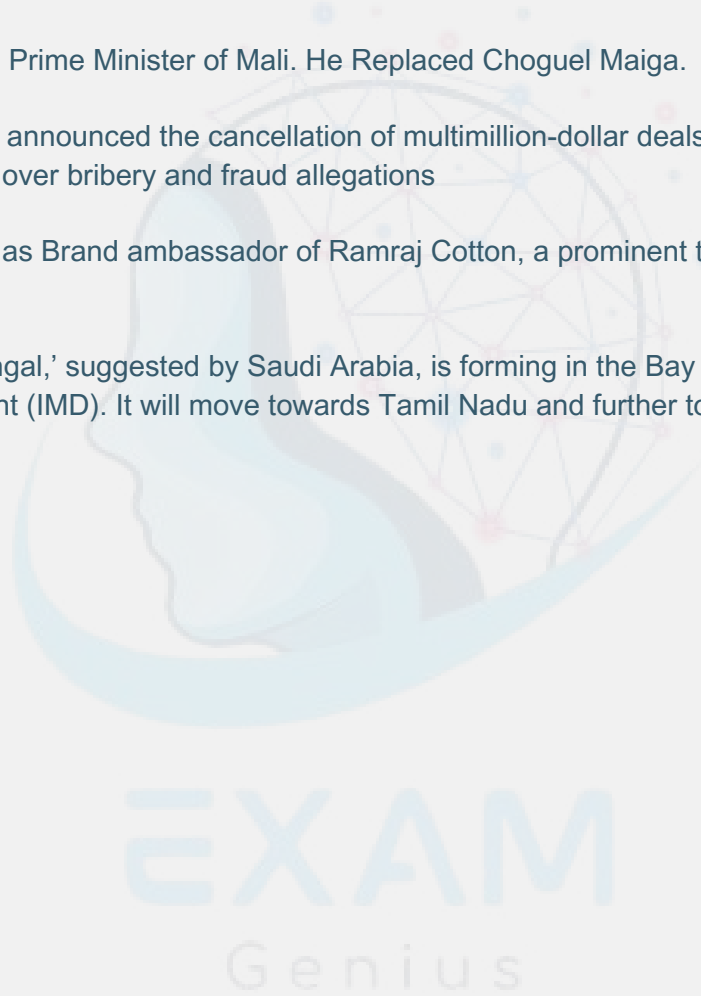
Canara HSBC Life Insurance has introduced OmniGen AI, a first-of-its-kind Generative AI-driven solution built on the Amazon Web Services (AWS) Bedrock platform.

Abdoulaye Maiga Appointed as Prime Minister of Mali. He Replaced Choguel Maiga.

Kenyan President William Ruto announced the cancellation of multimillion-dollar deals with Indian business tycoon Gautam Adani, citing concerns over bribery and fraud allegations

Abhishek Bachchan Appointed as Brand ambassador of Ramraj Cotton, a prominent traditional and ethnic wear brand

A potential cyclone named 'Fengal,' suggested by Saudi Arabia, is forming in the Bay of Bengal, according to the India Meteorological Department (IMD). It will move towards Tamil Nadu and further towards Sri Lanka.





महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

उद्योग संवर्धन और आंतरिक व्यापार विभाग (DPIIT) ने 10,000 करोड़ रुपये की लागत पर हिंदुजा समूह समर्थित फर्म इंडसइंड इंटरनेशनल होल्डिंग्स लिमिटेड (IIHL) द्वारा रिलायंस कैपिटल लिमिटेड (RCAP) के अधिग्रहण को मंजूरी दे दी।

वरिष्ठ आईएस अधिकारी आर एलिस वाज़ को दिल्ली के मुख्य निर्वाचन अधिकारी (सीईओ) के रूप में नियुक्त किया गया। उन्होंने पी कृष्णमूर्ति की जगह ली।

केनरा एचएसबीसी लाइफ इंश्योरेंस ने ओम्नीजेन एआई पेश किया है, जो अमेज़ॉन वेब सर्विसेज (एडब्ल्यूएस) बेडरॉक प्लेटफॉर्म पर निर्मित अपनी तरह का पहला जेनरेटिव एआई-संचालित समाधान है।

अब्दुलाये माइगा को माली के प्रधान मंत्री के रूप में नियुक्त किया गया। उन्होंने चोगुएल मैगा का स्थान लिया।

केन्या के राष्ट्रपति विलियम रूटो ने रिश्तखोरी और धोखाधड़ी के आरोपों पर चिंताओं का हवाला देते हुए भारतीय बिजनेस टाइकून गौतम अडानी के साथ करोड़ों डॉलर के सौदे रद्द करने की घोषणा की।

अभिषेक बच्चन को एक प्रमुख पारंपरिक और जातीय परिधान ब्रांड, रामराज कॉटन का ब्रांड एंबेसडर नियुक्त किया गया।

भारत मौसम विज्ञान विभाग (आईएमडी) के अनुसार, सऊदी अरब द्वारा सुझाया गया 'फेंगल' नाम का एक संभावित चक्रवात बंगाल की खाड़ी में बन रहा है। यह तमिलनाडु की ओर और आगे श्रीलंका की ओर बढ़ेगा।

EXAM
Genius



Ques : Who Cancels Licence of The Durga Co-operative Urban Bank ?
दुर्गा सहकारी शहरी बैंक का लाइसेंस कौन रद्द करता है?

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

Answer : Option B

Explanation :

- The Durga Cooperative Urban Bank Limited, based in Vijayawada, Andhra Pradesh, has lost its licence after 95 years of operation, according to the Reserve Bank of India.
- The bank failed to meet regulatory capital and operational standards under the Banking Regulation Act of 1949, leading to this conclusion.
- Depositors can seek compensation up to Rs 5 lakh from the Deposit Insurance and Credit Guarantee Corporation (DICGC).





Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) has extended the UPI 123Pay transaction limit from Rs 5,000 to Rs 10,000, allowing consumers to make higher-value digital payments using feature phones.
- The Central Bank of India has received approval from the Reserve Bank to enter the insurance industry through a joint venture with Generali under FGIICL and FGILICL.
- RBI will launch a trial initiative in 2025 to provide affordable cloud data storage for financial enterprises.
- The Reserve Bank of India (RBI) has given banks and ATM operators some leeway in implementing the cassette swap mechanism for cash replenishment at ATMs.
- RBI issued a new guideline requiring banks to use Note Sorting Machines (NSMs) that meet revised criteria.
- The Reserve Bank of India (RBI) now allows Foreign Portfolio Investors (FPIs) to convert their assets into Foreign Direct Investment (FDI) if their equity stakes in Indian companies surpass 10%.
- The Reserve Bank of India (RBI) has confirmed that State Bank of India (SBI), HDFC Bank, and ICICI Bank will be classed as Domestic Systemically Important Banks (D-SIBs). SBI and HDFC Bank will face increased capital requirements beginning April 2025.
- significant move to strengthen the Know Your Customer (KYC) process, the Reserve Bank of India (RBI) introduced six amendments to its KYC Master Directions, effective November 6, 2024.

EXAM
Genius



Ques : Who claimed its fifth Billie Jean King Cup title ?

पांचवां बिली जीन किंग कप खिताब किसने जीता?

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

Answer : Option B

Explanation : •

- Italy won their fifth Billie Jean King Cup, defeating Slovakia 2-0 in the final held in Malaga, Spain.
- Their win in 2024 builds on prior successes in 2006, 2009, 2010, and 2013, when the event was called the Fed Cup.

About Billie Jean King Cup :

- Started : 1963
- Related sports : Tennis
- Countries : ITF member nations
- Most titles : United States (18 titles)
- 2023 : winner Canada



Recent News headlines related to Sports

- For the first time, India hosted the Special Olympics Asia Pacific Bocce & Bowling Competition at the Thyagaraj Sports Complex in New Delhi. inaugurated by the Vice President of India, Jagdeep Dhankhar and 81 athletes from 12 countries of the Asia-Pacific region participated.
- Rishabh Pant became the most expensive player in IPL auction history at the 2025 super auction held in Jeddah, Saudi Arabia. The Lucknow Super Giants signed him for an astounding Rs.27 crore.
- The Kho Kho Federation of India (KKFI) and the International Kho Kho Federation have announced that the inaugural Kho Kho World Cup will be held in India in 2025
- West Bengal swimmers ruled the pool with full dominance in the 4th National Finswimming Championship 2024 to win the team championship crown with a total of 151 medals that include 67 gold, 43 silver, and 41 bronze medals
- The defending champion Indian women's hockey team defeated China, the 2024 Paris Olympic silver medalist, to win the 8th Women's Asian Champions Trophy 2024
- Magnus Carlsen, the world's top chess player, won both the quick and blitz events at the Tata Steel Chess India competition.
- In archery, reigning Asian Games champion Jyothi Surekha Vennam won the gold medal in the women's compound event at the GT Open in Luxembourg
- The Federation International de Football Association (FIFA) has announced the new trophy for the next FIFA Club World Cup 2025, which will be held in the United States from July 15 to July 13, 2025

EXAM
Genius



Ques : Which state celebrated the “Year of Legends” as Cherry Blossom Festival 2024 ?
किस राज्य ने "किंवदंतियों का वर्ष" चेरी ब्लॉसम महोत्सव 2024 के रूप में मनाया ?

- (a) Tripura / त्रिपुरा
- (b) Sikkim / सिक्किम
- (c) Assam / असम
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Meghalaya / मेघालय

Answer : Option E

Explanation : •

- Shillong Cherry Blossom Festival 2024, held at the RDSA Sports Complex in Bhoirymbong, Shillong, Meghalaya, marked the "Year of Legends" in the state.
- Akon performed at the Cherry Blossom Festival 2024, themed "Year of Legends".
- The Meghalaya government contributed around Rs. 2 crores to celebrate the festival.
- The Shillong Cherry Blossom Festival 2024 is unique as Japan has been announced as a partner.

EXAM
Genius



Recent News Headlines Related to Festivals & Fairs :

- Hornbill Festival : Nagaland
- Bodoland Mohotsav : celebration of the Bodo language in Delhi (theme is 'Peace and Harmony for Prosperous Bharat')
- Jauljibi Mela : Pithoragarh, Uttarakhand
- Igas Bagwal (also known as Budhi Diwali or Harbodhni Ekadashi) : Uttarakhand
- Bali Padyami festival (Bali Pratipada) : Karnataka
- Ningol Chakkouba : Meitei community in Manipur
- 20th Divya Kala Mela : goal is to help Divyang craftsmen market and promote their products
- 8th Bhartiya Kala Mahotsav : President Droupadi Murmu has inaugurated in Secunderabad, Telangana. focuses on the North-Eastern states.
- Jivitputrika or Jitiya Vrat : Hindu festival celebrated by mothers in northern and eastern India, including Bihar, Uttar Pradesh, Jharkhand, and Nepal.
- 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



Ques : The third edition of the Joint Defence Cooperation Committee (JDCC) meeting between India and which country was held in Goa, in November 2024?

भारत और किस देश के बीच संयुक्त रक्षा सहयोग समिति (JDCC) की तीसरी बैठक नवंबर 2024 में गोवा में आयोजित की गई?

- (a) Tanzania / तंजानिया
- (b) Bangladesh / बांग्लादेश
- (c) Oman / ओमान
- (d) Singapore / सिंगापुर
- (e) UAE / यूएई

Answer : Option A

Explanation : •

- The third session of the Joint Defence Cooperation Committee (JDCC) conference between India and Tanzania was held in Goa.
- During the discussion, the two sides addressed a variety of cooperation opportunities, such as expanding training collaborations and service-to-service, marine, and defense industry engagement.
- The Indian team, led by Joint Secretary Shri Amitabh Prasad, included senior Ministry of Defence and Armed Forces officials.
- Shri Bishwadip Dey, the High Commissioner of India to Tanzania, also attended the conference. Maj Gen Fadhil Omary Nondo, Land Forces Commander, led Tanzania's mission.
- The Tanzanian group will visit Goa Shipyard Ltd to learn about India's port development and shipbuilding capabilities firsthand.
- The delegation will also visit INS Hansa and the National Institute of Hydrography in Goa.



Recent News Headlines Related to Summits / conference

- Defence Minister Rajnath Singh represented India at the 11th ASEAN Defence Ministers' Plus Forum, held in Vientiane, the capital of the Lao People's Democratic Republic.
- During the closing ceremony of the annual G20 conference in Rio de Janeiro, Brazil handed over the G20 presidency to South Africa
- Prime Minister Narendra Modi opened the ICA Global Cooperative Conference at Bharat Mandapam in New Delhi
- The 6th ASEAN-India Trade in Goods Agreement (AITIGA) Joint Committee and associated meetings to discuss the AITIGA's review were conducted at Vanijya Bhawan in New Delhi.
- The 2nd India-CARICOM Summit in Georgetown, Guyana, was led by India's Prime Minister Narendra Modi and Grenada's Prime Minister, who is the current CARICOM Chair.
- Elets Technomedia, in partnership with The Banking & Finance Post Magazine, is conducting the 18th Elets NBFC100 Tech Summit at ITC Maratha in Mumbai.
- Meeting of the South Asian Telecommunication Regulators' Council (SATRC-25) 25th Edition Held at New Delhi. It is Inaugurated by Union Minister Jyotiraditya M. Scindia, Ministry of Communications
- The Indian Society of Soil Science, New Delhi, is organising the Global Soils Conference under the auspices of the International Union of Soil Sciences, Italy, in partnership with the Indian Council of Agricultural Research and the National Academy of Agricultural Science

EXAM
Genius





Ques : Yamandu Orsi has been elected as the new President of which country?

यामांडू ओरसी किस देश के नए राष्ट्रपति चुने गए हैं?

- (a) Netherland / नीदरलैंड
- (b) Mauritius / मॉरीशस
- (c) Uruguay / उरुग्वे
- (d) Chad / चाड
- (e) Haiti / हैती

Answer : Option C

Explanation : •

- Yamandu Orsi, 57, a history teacher, folk dancer, and former mayor, has been voted as Uruguay's new president.
- Yamandu Orsi received 49.8 percent of the votes, while center-right National Party candidate Alvaro Delgado received 45.9 percent.
- Yamandu Orsi will succeed current President Luis Lacalle Pou in March 2025.
- Uruguayan Presidents are chosen for five-year terms and are not eligible for instant reelection. This is why the incumbent, President Luis Lacalle Pou, did not run in the election

EXAM
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Newly Appointed Prime Minister & President :

- Prime Minister of Mali : Abdoulaye Maiga (Replaced Choguel Maiga)
- President of Somalia : Abdirahman Mohamed Abdullahi (Waddani Party) (Replaced Muse Bihi Abdi)
- Prime Minister of Haiti : Alix Didier Fils-Aime (Replaced Garry Conille)
- Prime Minister of Mauritius : Navin Ramgoolam
- 103rd Prime Minister of Japan : Leader of the Liberal Democratic Party (LDP) Shigeru Ishiba
- President of Moldova (2nd term) : Maia Sandu
- 47th president of America : Donald Trump (Republican party) (Replaced Joe Biden)
- 50th Vice president of USA : JD Vance
- President of Botswana : Duma Boko
- President of Vietnam : Luong Cuong
- President of Tunisia : Kais Saied
- First female president of Mexico : Claudia Sheinbaum
- 101th Prime Minister of Japan (Replaced Fumio Kishida) : Shigeru Ishiba
- Prime Minister of Sri Lanka : Mrs Harini Amarasuriya
- President of Sri Lanka : Anura Kumara Dissanayake
- Prime Minister of Jordan : Jafar Hassan

EXAM
Genius



Ques : Consider the following Statement About One Nation One Subscription (ONOS) initiative :

वन नेशन वन सब्सक्रिप्शन (ONOS) पहल के बारे में निम्नलिखित कथन पर विचार करें:

(a) The central government has allocated Rs.6,000 crore for ONOS until 2028.

केंद्र सरकार ने 2028 तक ONOS के लिए 6,000 करोड़ रुपये आवंटित किए हैं।

(b) ONOS is a plan to consolidate researchers' subscriptions to prominent academic journals and other similar publications

ओएनओएस प्रमुख अकादमिक पत्रिकाओं और अन्य समान प्रकाशनों के लिए शोधकर्ताओं की सदस्यता को समेकित करने की एक योजना है

(c) ONOS will be implemented through a unified portal managed by the All-India Council for Technical Education (AICTE).

ओएनओएस को अखिल भारतीय तकनीकी शिक्षा परिषद (एआईसीटीई) द्वारा प्रबंधित एक एकीकृत पोर्टल के माध्यम से लागू किया जाएगा

Which of the following statement is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

(a) Only A

(b) Only B

(c) Both B and C

(d) Both A and C

(e) All A, B and c

Answer : Option B

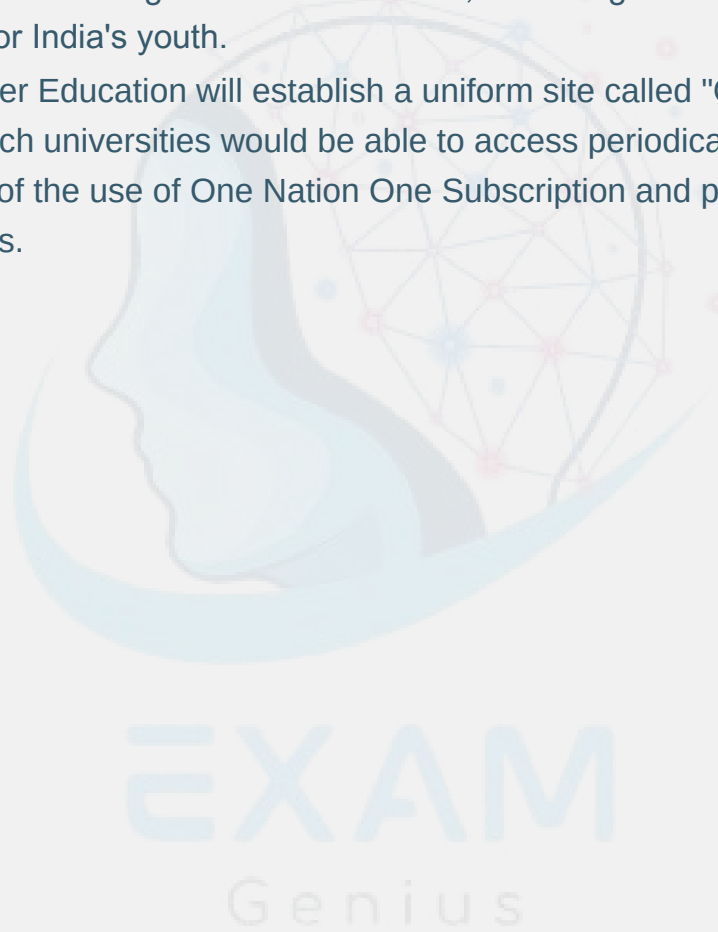
Explanation : •

- The Union Cabinet has authorized the 'One Nation One Subscription' (ONOS) program, which would provide centralized access to research articles and journal publications for government higher education institutions and R&D laboratories in the central government.
- The central government granted ₹6,000 crore to ONOS until 2027. All higher education institutions under the central or state governments, as well as central government R&D organizations, can benefit from the project through a nationwide subscription.



About ONOS :

- ONOS is a strategy to unify academics' subscriptions to major academic journals and other publications.
- Once implemented, the ONOS program will offer all individuals in India with access to journal articles for a single "centrally negotiated payment". The ONOS will replace individual institutional journal subscriptions.
- One Nation One Subscription will expand and broaden the breadth and reach of the Government of India's education programs throughout the last decade, with the goal of increasing access to quality higher education for India's youth.
- The Department of Higher Education will establish a uniform site called "One Nation One Subscription" through which universities would be able to access periodicals. The ANRF will conduct periodic reviews of the use of One Nation One Subscription and publications by Indian writers at these institutions.





Ques : What is the rank of India in 2024 Network Readiness Index (NRI) ?
2024 नेटवर्क रेडीनेस इंडेक्स (एनआरआई) में भारत का स्थान क्या है?

- (a) 48th
- (b) 49th
- (c) 50th
- (d) 51th
- (e) 52nd

Answer : Option B

Explanation : •

- 2024 Network Readiness Index (NRI) Published by Portulans Institute and Saïd Business School
- For the third year in a row, the United States leads the globe in network readiness.
- India remains an emerging digital powerhouse, ranking 49th internationally. In lower-middle-income countries, India ranks second only to Vietnam (45th).

Ranking of top 5 & last Countries :

- 1 United States of America
- 2 Singapore
- 3 Finland
- Sweden
- 5 Republic of Korea
- 133 Yemen



India's Rankings in Different Indices

- Sustainable Trade Index 2024 Published by Hinrich Foundation and IMD : India (23rd), New Zealand (top)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (last)
- Brand Finance's Global City Index Published by Brand Finance : London (top), New Delhi (77), Mumbai (78)
- WJP Rule of Law Index 2024 Published by World Justice Project (WJP) : India (79th), Denmark (top)
- World Intellectual Property Indicators Report 2024 : India (6th), China (top)
- EdelGive-Hurun India Philanthropy List 2024 : Shiv Nadar & Family (top)
- AI Preparedness Index (API) Published by IMF : India (72nd), Singapore (top)
- Henley Passport Index 2024 : India (83rd), Singapore (top)
- Global Nature Conservation Index for 2024 : India (176th), Luxembourg (top)
- 2024 100 Most Powerful Women (MPW) in Business 27th Edition Published by Fortune : Mary Barra, CEO of General Motors (USA) (top)
- Global Hunger Index (GHI) 2024 19th Edition Published by International Food Policy Research Institute (IFPRI) , Concern Worldwide and Welthungerhilfe : India (105th), Belarus (top)
- 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



Ques : In November 2024, India's first Constitution Museum was inaugurated at which university by Law Minister Arjun Ram Meghwal and _
नवंबर 2024 में, भारत के पहले संविधान संग्रहालय का उद्घाटन किस विश्वविद्यालय में कानून मंत्री अर्जुन राम मेघवाल और _ द्वारा किया गया था

- (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 : •

- Law Minister Arjun Ram Meghwal and Lok Sabha Speaker Om Birla jointly launched India's first Constitution Museum at the O P Jindal Global University.
- This museum will educate current and future generations about our constitution, how it was drafted, and the debates and discussions that occurred at the time.
- Notably, the museum is intended to give a thorough and fascinating overview of the Constitution's fundamental features and key clauses for citizens to learn about while also exhibiting how its principles and goals have formed the nation.
- The visitor can immerse themselves in the sights and sounds of pre-independence India via a 360-degree visual experience. The exhibit uses cutting-edge technology and multimedia storytelling to weave a chronological tapestry of events leading up to the framing of the Indian Constitution.



Recent News Headlines Related to First in India and World :

- Iraq is undertaking its first nationwide census since 1987, under Saddam Hussein's government. The effort involves 120,000 researchers.
- The Governor of Assam, Lakshman Prasad Acharya, inaugurated the first Integrated Check Post (ICP) on the India-Bhutan border in Darranga village.
- Yogi Adityanath, Uttar Pradesh's Chief Minister, unveiled the state's first double-decker electric bus during the Aakanksha Haat program at Indira Gandhi Pratishthan.
- The proposed 'Durgesh Aranya Zoological Park' in Bankhandi, Kangra district, would be India's first zoo to gain certification from the Indian Green Building Council (IGBC) for its sustainable and environmentally friendly activities.
- The country's first 'Writer's village' was jointly inaugurated by former President Ram Nath Kovind, Uttarakhand Governor Lt Gen Gurmeet Singh (retd) and Chief Minister Pushkar Singh Dhami.
- India's first Demonstration Facility for Biopolymers Inaugurated by Dr. Jitendra Singh, Union Minister of State for Science and Technology at Jejuri in Pune. The initiative highlights PM Narendra Modi's vision of a 'Net Zero' carbon economy by 2070.
- Union Minister of State for Science and Technology (Independent Charge) Dr Jitendra Singh unveiled Pavana Chitra, India's first Airport based self-powered indoor air quality monitoring facility at Thiruvananthapuram International Airport.
- Butterfly enthusiasts from the Nilgiris have recorded for the first time in India, the Nilgiri tit Butterfly (*Hypolycaena nilgirica*) utilising a large terrestrial orchid plant as a host.
- Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology, Earth Sciences, PMO, Atomic Energy, Space, and Personnel, Public Grievances, and Pensions, has opened the new complex of India's first bio-manufacturing institute, the "BRIC-National Agri-Food Bio-Manufacturing Institute" (BRIC-NABI).
- 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.
- Kerala Chief Minister Pinarayi Vijayan has opened India's first supercapacitor manufacturing facility at Keltron Component Complex Limited (KCCL) in Kallyassery, Kannur.
- Prime Minister Narendra Modi launched GAIL's first CBG plant in Jharkhand in a virtual event.
- Surgeon Vice Admiral Arti Sarin became the first female officer to take over as Director General of Armed Forces Medical Services (DGAFMS).



Ques : Samsung R&D Institute, Noida (SRI-Noida) has signed MoU with which IIT to pursue frontier research in Artificial Intelligence (AI), digital health and other emerging technologies over the next five years?

सैमसंग आरएंडडी इंस्टीट्यूट, नोएडा (एसआरआईनोएडा) ने अगले पांच वर्षों में आर्टिफिशियल इंटेलिजेंस (एआई), डिजिटल स्वास्थ्य और अन्य उभरती प्रौद्योगिकियों में अग्रणी अनुसंधान के लिए किस आईआईटी के साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) IIT Guwahati/ आईआईटी गुवाहाटी
- (b) IIT Delhi / आईआईटी दिल्ली
- (c) IIT Madras / आईआईटी मद्रास
- (d) IIT Indore / आईआईटी इंदौर
- (e) IIT Bombay / आईआईटी बॉम्बे

Answer : Option E

Explanation : •

- Samsung R&D Institute, Noida (SRI-Noida) has signed a Memorandum of Understanding (MOU) with the famed Indian Institute of Technology Bombay (IIT Bombay).
- Over the next five years, the alliance plans to pioneer ground-breaking research in artificial intelligence (AI), digital health, and other emerging technologies.
- This collaboration aims to bridge the gap between academic research and industry practices by giving IIT Bombay students with hands-on experience and insights into cutting-edge technologies.
- It also allows Samsung engineers to acquire specialized training and certifications in emerging domains taught by IIT Bombay academics.



Recent News Headlines Related to IITs

- IIT Madras and ISRO Collaborate to create a Centre of Excellence focused on research in 'Fluid and Thermal Sciences'. ISRO will provide seed funding of Rs 1.84 Crore to establish this center.
- The IIT Madras aims to establish a worldwide flagship center in Dubai to promote research, innovation, and entrepreneurship.
- IIT Delhi and the International Energy Agency (IEA) have signed a Memorandum of Understanding on clean energy transition.
- 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 : Which Department signed a two-year MoU with WinZO to foster innovation, mentorship, and global opportunities for over 2,000 startups in India's interactive entertainment sector, including scaling the Tech Triumph Program, in November 2024?
नवंबर 2024 में किस विभाग ने टेक ट्रायम्फ प्रोग्राम को आगे बढ़ाने सहित भारत के इंटरैक्टिव मनोरंजन क्षेत्र में 2,000 से अधिक स्टार्टअप के लिए नवाचार, सलाह और वैश्विक अवसरों को बढ़ावा देने के लिए WinZO के साथ दो साल का समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Department of Higher Education / उच्च शिक्षा विभाग
- (b) Department of Official Language / राजभाषा विभाग
- (c) Department of Startup India / स्टार्टअप इंडिया विभाग
- (d) Department for Promotion of Industry and Internal Trade / उद्योग और आंतरिक व्यापार संवर्धन विभाग
- (e) Department of Invest India / इन्वेस्ट इंडिया विभाग

Answer : Option D

Explanation : •

- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed a Memorandum of Understanding with WinZO, India's largest social gaming and interactive entertainment platform.
- This groundbreaking alliance will focus on developing a strong ecosystem of over 2,000 companies, innovators, and students, providing them with mentorship, industry insights, and access to global opportunities.
- The two-year MoU also intends to accelerate the growth of India's interactive entertainment business by encouraging innovation, developing skilled talent, and scaling startups to compete on a global scale.
- The MoU will broaden WinZO's flagship Tech Triumph Program (Bharat Edition), which identifies and mentors India's finest game developers.
- This program has already exposed India's gaming talent at worldwide forums such as the Game Developers Conference (GDC) and Gamescom LATAM, and it will now expand its reach with DPIIT's assistance.





Recent News Headlines Related to MoU and agreement :

- Air India, owned by Tata, has inked an agreement with Bengaluru Airport City Limited (BACL), a subsidiary of Bangalore International Airport Limited (BIAL), to develop an Aircraft Maintenance Engineering (AME) facility
- Australia and India have signed an agreement to permit air-to-air refueling between the Royal Australian Air Force (RAAF) and the Indian Armed Forces, marking a significant step forward in their defense partnership.
- The Solar Energy Corporation of India Ltd (SECI), which is part of the Ministry of New and Renewable Energy, has signed a MOU with H2Global Stiftung to build a cooperation framework to promote green hydrogen activities.
- The National Accreditation Board for Hospitals and Healthcare Providers (NABH), a constituent body of the Quality Council of India (QCI), has signed a MOU with the Research Society for the Study of Diabetes in India (RSSDI) to improve the quality and consistency of diabetes care in India by implementing robust clinical and digital health standards.
- Reliance Industries and Walt Disney have finalized an \$8.5 billion merger of their Indian media assets.
- NASA has worked with Microsoft to create a more accessible and user-friendly Artificial Intelligence-based chatbot that can assist individuals in decoding scientific facts about the Earth.
- MOSart Labs and IIT Bhubaneswar collaborated To launch a Professional Diploma Program in Semiconductor Technology and Chip Design.

EXAM
Genius



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

विश्व सतत परिवहन दिवस हर साल किस दिन मनाया जाता है?

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

Answer : option C

Explanation : •

- World Sustainable Transport Day is observed annually on November 26th, and recognizes the importance of safe, affordable, accessible, and sustainable transportation systems for all in supporting long-term economic growth, improving people's social welfare, and enhancing international cooperation and trade among countries. The General Assembly decided to declare November 26th as World Sustainable Transport Day in its resolution A/RES/77/286 of May 2023.
- Sustainable transportation, with its goals of universal access, improved safety, reduced environmental and climate impact, increased resilience, and greater efficiency, is critical to sustainable development.

EXAM
Genius



Ques : Constitution Day, also known as Samvidhan Divas, is celebrated every year on which day ?

संविधान दिवस, जिसे संविधान दिवस भी कहा जाता है, हर साल किस दिन मनाया जाता है?

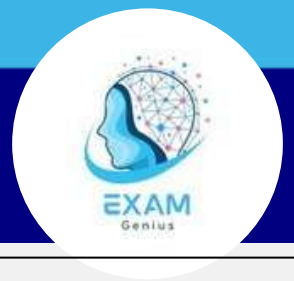
- (a) 24 November
- (b) 25 November
- (c) 26 November
- (d) 27 November
- (e) 28 November

Answer : Option C

Explanation : •

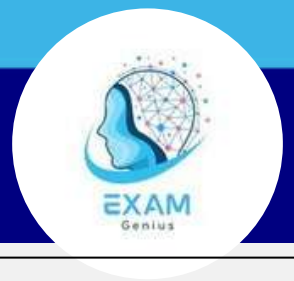
- Constitution Day, also known as Samvidhan Divas, is observed annually on November 26. The Constituent Assembly of India adopted the Indian Constitution on this day in 1949.
- The Constitution was fully implemented on January 26, 1950, when India became a republic.
- In 2015, the Government of India's Ministry of Social Justice and Empowerment designated November 26 Constitution Day to commemorate the 125th birth anniversary of Dr. BR Ambedkar, chairman of the Constitution's Drafting Committee. Previously, this day was known as Law Day.
- The Constitution created India as a sovereign, socialist, secular, and democratic republic that promised its citizens justice, liberty, equality, and brotherhood. Thus, the day emphasizes the importance of national unity, which is fostered via justice, liberty, equality, and brotherhood.
- The Indian Constitution is the world's largest written constitution, with 1,17,360 words (in English). It began with 395 articles and 8 schedules.





Important days :

- 1 November : World Vegan Day (Theme 2024: Many Lives)
- 2 November : International Day to End Impunity for Crimes Against Journalists
- 3 November : World Jellyfish Day
- 5 November : World Tsunami Awareness Day (Theme 2024: Fighting Inequality for a Resilient Future)
- 6 November : National Nachos Day
- 6 November : International Day for Preventing Environmental Exploitation in War and Armed Conflict
- 7 November : Infant Protection Day (Theme 2024: Protecting Our Future)
- 7 November : National Cancer Awareness (Theme 2024: Hope, Love, and Strength: Our Weapons against Cancer)
- 8 November : World Radiography Day (Theme 2024: Radiographers: Seeing the Unseen)
- 9 November : National Legal Services Day (Theme 2024: Celebrating Equal Access to Justice)
- 9 November : World Adoption Day
- 9 to 15 November : International Week of Science and Peace
- 10 November : World Immunization Day
- 10 November : World Science Day for Peace and Development (Theme 2024: Youth at the Forefront)
- 10 November : World Public Transport Day (Theme 2024: Connecting Communities, Reducing Emissions)
- 11 November : National Education Day 2024
- 11-15 November : World Quality Week 2024 (Theme 2024 Quality: From Compliance to Performance)
- 12 November : World Pneumonia Day 2024 (Theme 2024 Every Breath Counts: Stop Pneumonia in Its Tracks)
- 13 November : 27th World Kindness Day 2024
- 14 November : Children's Day, also known as Bal Diwas (Theme 2024 For every child, every right)
- 14 November : World Diabetes Day 2024 (Theme is "Bridging Barriers and Gaps")
- 14th to 20th November : All India Cooperative Week (Theme 2024 Role of Cooperatives in Building Viksit Bharat)
- 15 November : Birsa Munda Jayanti
- 16 November : International Day of Tolerance (Theme 2024: Promoting Respect and Understanding Worldwide)
- 16 November : National Press Day (Theme 2024: Changing Nature of the Press)
- 17 November : International Students' Day (Theme 2024: Keep striving, studying, and believing in the power of education)
- 17 November (Third Sunday of November) : World Day of Remembrance for Road Traffic Victims (Theme 2024 That day)
- 17 November : National Epilepsy Day (Theme 2024: Milestones on My Epilepsy Journey)
- 18 November : World Day for the Prevention of and Healing from Child Sexual Exploitation, Abuse and Violence



- 18 to 24 November : World Antimicrobial Awareness Week (WAAW) (Theme 2024: Educate. Advocate. Act Now)
- 19 November : International Men's Day 2024 (Theme 2024 Positive Male Role Models)
- 19 November : National Integration Day 2024
- 19 November : World Toilet Day (Theme 2024: Toilets - A Place for Peace)
- 20 November : World Children's Day (Theme 2024: Listen to the Future. Stand up for children's rights)
- 21 November : World Fisheries Day (Theme 2024: India's Blue Transformation: Strengthening Small-Scale and Sustainable Fisheries)
- 21 November : National Philosophy Day
- 21 November : World Television Day (Theme 2024: Accessibility)
- 21 November : World Hello Day (Theme 2024: Greeting for Peace)
- 23 November : Fibonacci Day
- 23 November : National Cashew Day
- 24 November : World Conjoined Twins Day



EXAM
Genius



IMPORTANT ONE – LINER Current Affairs

Armenia has officially become the 104th full member of the International Solar Alliance. Syria was the 103rd country to join the International Solar Alliance.

India's legendary cricketer Jhulan Goswami is set to receive a remarkable tribute at the iconic Eden Gardens in Kolkata. Block B gallery at Eden Gardens will be named after Jhulan Goswami

Countries at the COP29 summit in Baku adopted a \$300 billion a year global finance target to help poorer nations cope with impacts of climate change.

Sri Lanka secured approval for the fourth tranche of the \$2.9 billion Extended Fund Facility (EFF) from the International Monetary Fund (IMF)

Public Sector Banks (PSBs) have proposed raising ₹54,800 crore in FY25 through Additional Tier-1 (AT-1) and Tier-2 bonds. This amount is 37% higher than the ₹39,880 crore raised in FY24

Union Minister of Culture and Tourism, Shri Gajendra Singh Shekhawat, conferred the awards for the years 2022 and 2023 in a special ceremony at the Dr. Ambedkar International Centre, New Delhi.

Ustad Bismillah Khan Yuva Puraskar started in 2006. Given to Artists up to the age of 40 years. With a Cash Prize Rs.25,000/-

EXAM
Genius



महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

आर्मेनिया आधिकारिक तौर पर अंतर्राष्ट्रीय सौर गठबंधन का 104वां पूर्ण सदस्य बन गया है। सीरिया अंतर्राष्ट्रीय सौर गठबंधन में शामिल होने वाला 103वां देश था।

भारत की महान क्रिकेटर झूलन गोस्वामी को कोलकाता के प्रतिष्ठित ईडन गार्डन में एक उल्लेखनीय श्रद्धांजलि मिलने वाली है। ईडन गार्डन में ब्लॉक बी गैलरी का नाम झूलन गोस्वामी के नाम पर रखा जाएगा

बाकू में COP29 शिखर सम्मेलन में देशों ने गरीब देशों को जलवायु परिवर्तन के प्रभावों से निपटने में मदद करने के लिए \$300 बिलियन प्रति वर्ष का वैश्विक वित्त लक्ष्य अपनाया।

श्रीलंका ने अंतर्राष्ट्रीय मुद्रा कोष (आईएमएफ) से \$2.9 बिलियन की विस्तारित निधि सुविधा (ईएफएफ) की चौथी किश्त के लिए मंजूरी हासिल कर ली है।

सार्वजनिक क्षेत्र के बैंकों (पीएसबी) ने अतिरिक्त टियर-1 (एटी-1) और टियर-2 बांड के माध्यम से वित्त वर्ष 2025 में ₹54,800 करोड़ जुटाने का प्रस्ताव रखा है। यह राशि FY24 में जुटाए गए ₹39,880 करोड़ से 37% अधिक है

केंद्रीय संस्कृति और पर्यटन मंत्री श्री गजेंद्र सिंह शेखावत ने डॉ. अंबेडकर इंटरनेशनल सेंटर, नई दिल्ली में एक विशेष समारोह में वर्ष 2022 और 2023 के लिए पुरस्कार प्रदान किए।

उस्ताद बिस्मिल्लाह खान युवा पुरस्कार 2006 में शुरू हुआ। 40 वर्ष की आयु तक के कलाकारों को दिया जाता है। नकद पुरस्कार के साथ 25,000/- रु.

EXAM
Genius



Ques : Who has been appointed as the Managing Director & Chief Executive Officer of SBI Funds Management?

एसबीआई फंड्स मैनेजमेंट के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी के रूप में किसे नियुक्त किया गया है?

- (a) Tulsi Gabbard / तुलसी गबार्ड
- (b) Arindam Bagchi / अरिंदम बागची
- (c) Subodh Kumar / सुबोध कुमार
- (d) Nand Kishore / नंद किशोर
- (e) Arvindar Singh Sahney / अरविन्दर सिंह साहनी

Answer : Option D

Explanation :

- SBI Funds Management has named Nand Kishore as its Managing Director and CEO. He'll take over for Shamsheer Singh.
- Kishore was the Deputy Managing Director (Global Markets) of SBI's Corporate Centre in Mumbai, where he handled the bank's treasury activities.
- Kishore has over 34 years of experience with SBI in several banking sectors including Branch Banking, International Operations, Treasury Operations, Investment Banking, Corporate Banking, and Retail Operations.
- He started his career at the SBI as a Probationary Officer in 1990 and rose through the ranks to become Deputy Managing Director.



Recent Appointment in Banking & Insurance Sector :

- Binod Kumar : Managing Director of Chennai-based Indian Bank
- Rahul Bhawe : Managing Director (MD) and CEO of Industrial Finance Corporation of India (IFCI Ltd)
- Rishi Chhabra : country manager for India at Visa
- Praveena Rai : Chief Executive Officer (CEO) and Managing Director (MD) of Multi Commodity Exchange of India (MCX)
- Amitabh Chaudhry : reappointed by MD and CEO Axis Bank
- Ashok Chandra : MD & CEO at Punjab National Bank (PNB)
- Debasish Mishra : Chief General Manager of New Delhi Circle at SBI
- Pam Kaur : First female chief financial officer(CFO) of Hong Kong and Shanghai Banking Corporation (HSBC) (Replaced Georges Elhedery)
- Chitra Jayasimha : Chairperson of the National Pension System (NPS) Trust Board (Replaced Venkata Rao Yadagani)
- Pranav Chawda : CEO of JPMorgan Chase & Co.'s (Replaced Prabdev Singh)
- Sandip Goenka : CEO of Acko Life
- Prasun Sikdar : MD and CEO of Bima Sugam India Federation for three-year
- Amit Kumar : Chairman & Managing Director (CMD) of AI Assets Holding Limited
- Martin Schlegel : Chairman of the Governing Board of the Swiss National Bank (SNB) (Replaced Thomas Jordan)
- Partha Pratim Sengupta : MD & CEO of Bandhan Bank for Three Year
- Ravindra Kumar Kundu : Managing Director of Cholamandalam Investment and Finance Company



Ques : Which of the following has partnered with insurtech platform Riskcovry to introduce a state-of-the-art digital insurance distribution platform?

निम्नलिखित में से किसने अत्याधुनिक डिजिटल बीमा वितरण प्लेटफॉर्म पेश करने के लिए इंश्योरटेक प्लेटफॉर्म रिस्ककोवरी के साथ साझेदारी की है?

- (a) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (b) Axis Bank / एक्सिस बैंक
- (c) Ideal Insurance Brokers / आदर्श बीमा दलाल
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

Answer : Option C

Explanation : •

- Ideal Insurance Brokers, one of India's biggest insurance brokerage firms, has teamed with insurtech platform Riskcovry to launch a cutting-edge digital insurance distribution platform.
- This collaboration represents a dramatic change away from old offline operations and toward a totally digital, customer-centric approach.
- The agreement provides Ideal Insurance with a comprehensive digital suite, giving its team fast access to a diverse variety of insurers and products via an intuitive interface.
- Key capabilities include real-time company tracking via powerful MIS and reporting tools, as well as optimized processes that reduce manual duties and operational errors.



Recently signed banking agreements

- Tata Power has signed a Memorandum of Understanding (MoU) with the Asian Development Bank (ADB) to finance \$4.25 billion in sustainable energy projects in India.
- IndusInd Bank and UNICEF have started a CSR initiative to promote disaster resilience and climate risk-informed administrative systems.
- RBI and the Maldives Monetary Authority (MMA) have signed a MoU to encourage the use of local currencies (the Indian rupee - INR and the Maldivian Rufiyaa - MVR) in cross-border transactions.
- Nvidia and SoftBank Corporation announced the deployment of the world's first telecom network that can conduct AI and 5G operations simultaneously.
- Visa has teamed with fintech company Affirm to launch a single card in the United States that accepts both debit transactions and "Buy Now, Pay Later" (BNPL) purchases, meeting the need for flexible payment choices.
- The International Finance Corporation (IFC) will combine with Bajaj Finance to spend \$400 million of the \$1 billion fundraising effort to help expand the latter's EV fleet, energy-efficient consumer goods (EECG), and women's empowerment
- Cashfree Payments has worked with Indian firms such as Swiggy and Nykaa to allow international clients to make payments in India.

EXAM
Genius



Ques : Who organised the High-Level Policy Conference of Central Banks from the Global South in Mumbai?

मुंबई में ग्लोबल साउथ से केंद्रीय बैंकों के उच्च स्तरीय नीति सम्मेलन का आयोजन किसने किया?

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

Answer : Option B

Explanation : •

- The Reserve Bank of India (RBI) hosted a two-day "High-Level Policy Conference of Central Banks from the Global South" in Mumbai, Maharashtra.
- The Conference was one of a series of international conferences organized by the Reserve Bank of India to commemorate the 90th anniversary of its establishment as part of its flagship initiative, RBI@90.
- This was the third international conference hosted by the Reserve Bank of India as part of its RBI@90 commemoration.
- The RBI hosted its first international conference in August 2024 in Bengaluru, Karnataka, titled "Global Conference on 'Digital Public Infrastructure and Emerging Technologies'."
- The theme of the High-Level Policy Conference of Central Banks from the Global South was "Building Synergies" among the Global South's central banking fraternity.
- In October 2024, the second international conference was held in New Delhi with the subject High-Level Conference on 'Central Banking at Crossroads.'
- The Reserve Bank of India was formed on April 1, 1935, under the provisions of the Reserve Bank of India Act 1934. The RBI headquarters are in Mumbai, Maharashtra.



Recent News Headlines Related to RBI

- The Durga Cooperative Urban Bank Limited, based in Vijayawada, Andhra Pradesh, has lost its licence after 95 years of operation, according to the Reserve Bank of India
- The Reserve Bank of India (RBI) has extended the UPI 123Pay transaction limit from Rs 5,000 to Rs 10,000, allowing consumers to make higher-value digital payments using feature phones.
- The Central Bank of India has received approval from the Reserve Bank to enter the insurance industry through a joint venture with Generali under FGIICL and FGILICL.
- RBI will launch a trial initiative in 2025 to provide affordable cloud data storage for financial enterprises.
- The Reserve Bank of India (RBI) has given banks and ATM operators some leeway in implementing the cassette swap mechanism for cash replenishment at ATMs.
- RBI issued a new guideline requiring banks to use Note Sorting Machines (NSMs) that meet revised criteria.
- The Reserve Bank of India (RBI) now allows Foreign Portfolio Investors (FPIs) to convert their assets into Foreign Direct Investment (FDI) if their equity stakes in Indian companies surpass 10%.
- The Reserve Bank of India (RBI) has confirmed that State Bank of India (SBI), HDFC Bank, and ICICI Bank will be classed as Domestic Systemically Important Banks (D-SIBs). SBI and HDFC Bank will face increased capital requirements beginning April 2025.
- significant move to strengthen the Know Your Customer (KYC) process, the Reserve Bank of India (RBI) introduced six amendments to its KYC Master Directions, effective November 6, 2024.

EXAM
Genius



Ques : Jharkhand Mukti Morcha (JMM) leader Hemant Soren was sworn in as the chief minister of Jharkhand for the ____ time

झारखंड मुक्ति मोर्चा (जेएमएम) नेता हेमंत सोरेन ने ____ बार झारखंड के मुख्यमंत्री के रूप में शपथ ली

- (a) 2nd
- (b) 3rd
- (c) 4th
- (d) 5th
- (e) 6th

Answer : Option C

Explanation :

- Jharkhand Hemant Soren, head of the Mukti Morcha (JMM), was sworn in as Jharkhand's chief minister for the fourth time.
- Governor Santosh Kumar Ganagwar administered the oath of office and secrecy to the 14th Chief Minister of Jharkhand during a ceremony at Ranchi's Morabadi Ground.
- He was sworn in on July 13, 2013, and served in office until December 28, 2014. His second term was from 2019 to 31 January 2024, and his third term was from July 4 to November 28, 2024.
- He shattered his father Shibu Soren's record of three times serving as Chief Minister of Jharkhand.
- During the recently concluded Jharkhand Legislative Assembly election, Hemant Soren led the INDIA alliance to a commanding victory. The INDIA coalition won 56 seats in Jharkhand's 81-member assembly.
- Hemant Soren won his Barhait assembly seat by 39,791 votes, defeating Gamliyel Hembrom of the BJP in the recent assembly elections.
- The Bihar Reorganisation Act of 2000 established Jharkhand as India's 28th state on November 15, 2000.



Ques : Which IIT will host the 10th India International Science Festival 2024?

कौन सा आईआईटी 10वें भारत अंतर्राष्ट्रीय विज्ञान महोत्सव 2024 की मेजबानी करेगा?

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

Answer : Option A

Explanation : •

- IIT Guwahati will host the 10th India International Science Festival (IISF) 2024 from November 30 to December 3.
- The India International Science Festival is organized by the Union Ministries of Science and Technology and Earth Science, in collaboration with Vijnana Bharati.
- This year, the National Institute for Interdisciplinary Science and Technology, a CSIR laboratory situated in Thurivanathpuram, would be in charge of coordination.
- The theme for the 10th edition of IISF is "Transforming India into an S&T-driven Global Manufacturing Hub". It symbolizes the government's goal of combining science and technology with industrial expansion, transforming India into a global manufacturing powerhouse.
- The 9th edition of the India International Science Festival 2023 was held in Faridabad, Haryana, from January 17 to 20, 2024.
- In 2015, the Indian Institute of Technology-Delhi hosted the inaugural India International Science Festival.

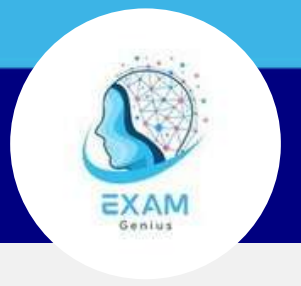
About Vijnana Bharati :

- Vijnana Bharti is a non-governmental organisation that works for the development of the swadeshi science movement in the country.
- Headquarters: New Delhi
- K I Vasu of the Indian Institute of Science (Bengaluru) led a group.
- In 1991, during the Nagpur meeting, it was decided to launch the Swadeshi Science Movement at the national level named Vijnana Bharati.



Recent News Headlines Related to IITs

- Samsung R&D Institute, Noida (SRI-Noida) has signed a MOU with the famed Indian Institute of Technology Bombay (IIT Bombay).
- IIT Madras and ISRO Collaborate to create a Centre of Excellence focused on research in 'Fluid and Thermal Sciences'. ISRO will provide seed funding of Rs 1.84 Crore to establish this center.
- The IIT Madras aims to establish a worldwide flagship center in Dubai to promote research, innovation, and entrepreneurship.
- IIT Delhi and the International Energy Agency (IEA) have signed a Memorandum of Understanding on clean energy transition.
- 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.



Ques : Who unveiled the Indian constitution's translation in Sanskrit and Maithili language in New Delhi ?

नई दिल्ली में भारतीय संविधान का संस्कृत और मैथिली भाषा में अनुवाद का अनावरण किसने किया ?

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Nirmala Sitharaman / निर्मला सीतारमण
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

Answer : Option D

Explanation : •

- On November 26, 2024, President Droupadi Murmu released the Sanskrit and Maithili translations of the Indian constitution in New Delhi during the Samvidhan Diwas.
 - Maithili is widely spoken in Bihar, Jharkhand, and Nepal.
- The Indian government plans to translate the constitution into all 22 languages included in the 8th Schedule.
- This year celebrates 75 years after the introduction of the Indian constitution. On November 26, 1949, the Constituent Assembly of India accepted the Indian constitution, which was then promulgated on January 26, 1950.
 - Since 2015, November 26 has been celebrated as Samvidhan Diwas.



Ques : Consider the following Statement About 'Bal Vivah Mukht Bharat' Campaign :

'बाल विवाह मुक्त भारत' अभियान के बारे में निम्नलिखित कथन पर विचार करें:

- (a) The Campaign will be supervised by the Union Ministry of Child and Women Development.
अभियान की निगरानी केंद्रीय बाल एवं महिला विकास मंत्रालय द्वारा की जाएगी।
- (b) The minister also unveiled the 'Child Marriage Free Bharat' portal.
मंत्री ने 'बाल विवाह मुक्त भारत' पोर्टल का भी अनावरण किया।
- (c) Six States have a higher prevalence of child marriage than the national average
छह राज्यों में बाल विवाह का प्रचलन राष्ट्रीय औसत से अधिक है

Which of the following statement is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

- (a) Only A
(b) Only B
(c) Both B and C
(d) Both A and B
(e) All A, B and c

Answer : Option D

Explanation : •

- The Indian government began the 'Bal Vivah Mukht Bharat' campaign to eradicate child marriage, a societal plague.
- The Campaign will be overseen by the Union Ministry of Child and Women Development. The administration says it would continue until the societal evil of child marriage is removed from the country.
- The Union Minister for Women and Child Development, Smt. Annpurna Devi, launched the 'Bal Vivah Mukht Bharat' campaign in New Delhi.
- The minister also launched the 'Child Marriage Free Bharat' webpage. The webpage will help the campaign's aim by promoting public awareness about child marriage, preventing it, and reporting cases of child marriage.
- The campaign will focus on 130 districts in the country with a high rate of child marriage. It will include the relevant federal and state government departments, district Child Marriage Prohibition Officers, civil society individuals and organizations, and the media.
- The Prohibition of Child Marriage Act of 2006 replaced the Child Marriage Restraint Act of 1929.
- According to the 2006 Act, child marriage is defined as a marriage in which the groom (male) is under the age of 21 and the bride (female) is under the age of 18.
- The Scheduled Castes and Scheduled Tribes have the highest frequency of child marriage, with 26% of girls marrying before the age of 18.
- Child marriage is more prevalent than the national average in eight states: West Bengal, Bihar, Tripura, Jharkhand, Assam, Andhra Pradesh, Rajasthan, and Telangana



Ques : EPC company Amara Raja Infra has completed setting up India's first green hydrogen fuelling station in ____.

ईपीसी कंपनी अमारा राजा इंफ्रा ने ____ में भारत का पहला हरित हाइड्रोजन ईंधन स्टेशन स्थापित करने का काम पूरा कर लिया है।

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

Answer : Option D

Explanation : •

- Amara Raja Infra, an EPC company, has completed the construction of India's first green hydrogen fueling station in Leh, Ladakh, for NTPC.
- The initiative will enable emission-free transportation in and around Leh, placing India among the few countries taking the lead in the green mobility arena. Upon completed, NTPC will operate five hydrogen fuel cell buses in the region.
- Manohar Lal, Union Power Minister and Minister of Housing and Urban Affairs, opened the green hydrogen fuelling station. The project scope included the design, engineering, supply, construction, erection, testing, and commissioning of the hydrogen station.
- In addition, it covers three years of turnkey operation and maintenance for all systems.
- The fuelling station project, with a capacity to produce 80kg of GH₂ each day, was built in two years at a height of 3,400 meters above sea level, with temperatures ranging from minus 25°C to 30°C.
- The project would act as a forerunner to large-scale green hydrogen transportation and storage projects that will be developed in India as part of the National Hydrogen Energy Mission.



Ques : Which state Government Abolishes Garbage Tax ?

किस राज्य सरकार ने कचरा कर समाप्त कर दिया है?

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

Answer : Option D

Explanation : •

- The Andhra Pradesh Legislative Assembly has adopted a bill to remove the rubbish fee implemented by the previous YSRCP government.
- The decision, led by Municipal Administration Minister P. Narayana, intends to reduce financial burdens on citizens and evaluate potential contractor benefits from the fee.
- The garbage tax was implemented to subsidize rubbish collection in 40 municipalities. It taxed families between Rs.30 and Rs.120 and commercial entities between Rs.100 and Rs.10,000.
- The government allocated Rs.51,641 to Rs.62,964 monthly to service providers, resulting in a monthly expense of Rs.13.9 crore.

EXAM
Genius



Ques : The Indian Premier League (IPL) 2025 mega auction was held in which country ?
इंडियन प्रीमियर लीग (आईपीएल) 2025 की मेगा नीलामी किस देश में आयोजित की गई थी?

- (a) Iran / ईरान
- (b) India / भारत
- (c) UAE / यूएई
- (d) Syria / सीरिया
- (e) Saudi Arabia / सऊदी अरब

Answer : Option E

Explanation : •

- The Indian Premier League (IPL) 2025 mega auction took place in Jeddah, Saudi Arabia.
- The IPL super auction, held every three years, allows teams to restructure their squads and start from scratch.
- The IPL 2025 auction saw 10 cricket franchises pick the top players from a pool of 577, including 367 Indians and 210 abroad players.
- The minimum base price for a player in the IPL 2025 super auction was Rs.30 lakh, while the maximum base price was Rs.2 crore.
- Each team has a budget of Rs.120 crore to construct a squad of 18-25 players for IPL 2025. Each squad could have a maximum of eight overseas players.
- In the IPL auction, Rajasthan Royals signed Vaibhav Suryavanshi, a 13-year-old emerging star from Bihar, for Rs.1.1 crore, making him the youngest cricketer ever picked.



Recent News headlines related to Sports

- Italy won their fifth Billie Jean King Cup, defeating Slovakia 2-0 in the final held in Malaga, Spain.
- For the first time, India hosted the Special Olympics Asia Pacific Bocce & Bowling Competition at the Thyagaraj Sports Complex in New Delhi. inaugurated by the Vice President of India, Jagdeep Dhankhar and 81 athletes from 12 countries of the Asia-Pacific region participated.
- Rishabh Pant became the most expensive player in IPL auction history at the 2025 super auction held in Jeddah, Saudi Arabia. The Lucknow Super Giants signed him for an astounding Rs.27 crore.
- The Kho Kho Federation of India (KKFI) and the International Kho Kho Federation have announced that the inaugural Kho Kho World Cup will be held in India in 2025
- West Bengal swimmers ruled the pool with full dominance in the 4th National Finswimming Championship 2024 to win the team championship crown with a total of 151 medals that include 67 gold, 43 silver, and 41 bronze medals
- The defending champion Indian women's hockey team defeated China, the 2024 Paris Olympic silver medalist, to win the 8th Women's Asian Champions Trophy 2024
- Magnus Carlsen, the world's top chess player, won both the quick and blitz events at the Tata Steel Chess India competition.
- In archery, reigning Asian Games champion Jyothi Surekha Vennam won the gold medal in the women's compound event at the GT Open in Luxembourg

EXAM
Genius



Ques : Navika Sagar Parikrama-II INSV Tarini begins the _ leg of its global voyage.
नाविका सागर परिक्रमा-II आईएनएसवी तारिणी ने अपनी वैश्विक यात्रा का _ चरण शुरू किया।

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

Answer : Option B

Explanation : •

- Navika Sagar Parikrama 2, a world circumnavigation voyage headed by the Indian Navy's INSV Tarini, traveled from Fremantle to Lyttelton, New Zealand.
- On October 2, Chief of the Naval Staff Admiral Dinesh K Tripathi launched off the voyage, which included two female officers, Lieutenant Commanders Dilna K and Roopa A, from Goa.
- The cruise will travel 3,400 nautical miles (6300 kilometers) in around 20 days.
- at Phase 2 of the trip, INSV Tarini will travel through Cape Leeuwin, the Great Australian Bight, Tasmania, and the South Island of New Zealand before arriving at Lyttelton.

EXAM
Genius



Recent News Headlines related to Defence

- Elon Musk's SpaceX launched India's heavy communication satellite, GSAT-20, from Cape Canaveral in the United States.
- India successfully tested its first long-range hypersonic missile, capable of transporting payloads over 1,500 kilometers, from Dr. APJ Abdul Kalam Island
- India uses the CubeSat standard for worldwide satellite play
- India and Russia agreed to jointly manufacture the Pantsir air defense missile-gun system.
- Zimbabwe has launched its second satellite, ZIMSAT-2, marking a significant step forward in the country's space strategy.
- The Indian Army's Northern Command has inducted 550 Asmi machine pistols that were created, produced, and manufactured indigenously. Lokesh Machine Limited, situated in Hyderabad, manufactures Asmi machine pistols.
- India plans to launch the European Space Agency's Proba-3 mission from the Sriharikota spaceport early next month, according to Science and Technology Minister Jitendra Singh.
- Scientists in Japan are preparing to test the world's first wooden satellite, the "LignoSat". Kyoto University researchers and Sumitomo Forestry, a homebuilder, collaborated on the LignoSat project
- North Korea recently declared that it successfully test-fired its latest intercontinental ballistic missile, the 'Hwasong-19. It incorporates solid-fuel propulsion, which allows it to be deployed more rapidly than liquid-fueled missiles.
- The three astronauts from China's Shenzhou-19 manned mission have entered the Tiangong space station and met with another astronaut trio to begin a new round of in-orbit crew handover
- ShakthiSAT mission Launched by Aerospace startup Space Kidz to train 12,000 girls aged 14-18 from 108 countries in space technology, targeting a satellite launch under ISRO's Chandrayaan-4 mission in 2026
- The Army Chief, General Upendra Dwivedi officially launched "Agniastra," a portable multi-target detonation device, during the Army Commanders Conference in Gangtok
- Rostec, a Russian state enterprise, claims its Light Multipurpose Guided Rocket, also known as "Izdeliye 305" or "Product 305," is very resistant to jamming and interference on the Ukrainian battlefield.
- India successfully launched its fourth nuclear-powered ballistic missile submarine (SSBN) at the Ship Building Center (SBC) in Visakhapatnam, strengthening its nuclear deterrence capabilities.





Ques : Which Indian organization has been honoured with the 2024 OPCW The Hague Award?

किस भारतीय संगठन को 2024 ओपीसीडब्ल्यू द हेग पुरस्कार से सम्मानित किया गया है?

- (a) AIIMS Delhi
- (b) TATA motors
- (c) DRDO
- (d) Indian Chemical Council
- (e) IIT Delhi

Answer : Option D

Explanation : •

- The Indian Chemical Council, the main body representing the Indian chemical industry, received the 2024 OPCW The Hague Award on November 25, 2024, during a ceremony in The Hague, Netherlands.
- D. Sothi Selvam, Director General of the Indian Chemical Council, accepted the award.
- The Indian Chemical Council received the honor during the OPCW's 29th Conference of the States Parties (CSP) held in The Hague, Netherlands.
- The Conference of the States Parties (CSP) meets yearly in The Hague to oversee the Chemical Weapons Convention's implementation, promote its aims, and assess treaty compliance.
- The CSP comprises all 193 nations that are members of the Organisation for the Prohibition of Chemical Weapons.



Recent News Headlines Related to Awards & Winners :

- 'Dominica Award of Honour' : Prime Minister Narendra Modi Awarded by President Sylvanie Burton of Dominica
- Miss Charm India 2024 title : Shivangi Desai, a 22-year-old final-year law student at the Indian Law School (ILS) Pune
- 'The Order of Excellence,' Guyana's highest honor : Prime Minister Narendra Modi Awarded by President Irfaan Ali
- Dr Martin Luther King Jr Global Peace Award : Prime Minister Narendra Modi
- JCB Literature Prize : Upamanyu Chatterjee for his novel "Lorenzo Searches for the Meaning of Life"
- Kamaladevi Chattopadhyay NIF Book Prize : Ashok Gopal for his book "A Part Apart: The Life and Thought of B R Ambedkar"
- Indira Gandhi Prize for Peace, Disarmament, and Development : Daniel Barenboim and Ali Abu Awwad
- Green World Environment Award in the Corporate Social Responsibility (CSR) category : Coal India Limited (CIL)
- Airport Excellence Awards : GMR Hyderabad International Airport Limited (GHIAL)
- 73rd Miss Universe 2024 (in Mexico City Arena, Mexico) : Victoria Kjaer Theilvig (Denmark)

EXAM
Genius





Ques : Consider the following Statement About PAN 2.0 :

- (a) The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, has approved the PAN 2.0 Project
- (b) The project wants to digitize and streamline PAN services, improving taxpayer registration and service delivery.
- (c) There is need for existing PAN holders to reapply, as the current PAN cards Invalid.

Which of the following statement is/are True ? निम्नलिखित में से कौन सा कथन सत्य है/हैं?

- (a) Only A
- (b) Only B
- (c) Both B and C
- (d) Both A and B
- (e) All A, B and c

Answer : Option D

Explanation : •

- The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, has approved the PAN 2.0 Project, an upgrade of the current PAN/TAN system, with a financial outlay of Rs.1,435 crore.
- The project wants to digitize and streamline PAN services, improving taxpayer registration and service delivery.
- There is no need for existing PAN holders to reapply, as the current PAN cards remain valid.
- QR codes on PAN cards and infrastructure changes improve security and user experience.
- The technology offers speedier service delivery, improved data consistency, and environmentally friendly operations by reducing paper use.
- Consolidating core and non-core PAN/TAN activities improves operational efficiency and validation services.





Ques : India scripted history with a massive 295-run victory against which country in the first Test of the five-match Border-Gavaskar Trophy series ?

भारत ने पांच मैचों की बॉर्डर-गावस्कर ट्रॉफी श्रृंखला के पहले टेस्ट में किस देश के खिलाफ 295 रन की विशाल जीत के साथ इतिहास रचा?

- (a) New Zealand / न्यूजीलैंड
- (b) Ireland / आयरलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation : •

- India defeated Australia by 295 runs in the opening Test of the five-match Border-Gavaskar Trophy series at Optus Stadium in Perth.
- This victory broke a 47-year-old record, making it India's largest win over Australia in terms of runs.
- The previous record of 222 runs was set in Melbourne on December 30, 1977.
- This is India's second-largest win over Australia, after a 320-run triumph in Mohali in 2008.

EXAM
Genius



Recent records in Cricket :

- Virat Kohli : became the fastest cricketer to amass 27000 international runs, breaking Sachin Tendulkar's previous record.
- Ravindra Jadeja : became the first Indian left arm spinner to reach 300 test wickets
- Jasprit Bumrah : 10th Indian bowler to reach the illustrious milestone of 400 international wickets
- Harmanpreet Kaur : top run-scorer in women's T20I cricket for India
- Ravindra Jadeja : Climbs to 5th Spot in India's Test Wicket List
- Rohit Sharma : First cricketer in the world to hit 600 sixes in international cricket
- Smriti Mandhana : First Indian Woman Cricketer To Score Consecutive Centuries in ODIs
- Kagiso Rabada : Fastest bowler to reach 300 Test wickets based on balls bowled, achieving the milestone in just 11,817 deliveries
- Rohit Sharma 2nd player after MS Dhoni to play 250 matches in IPL
- Shafali Verma : Fastest double century in women's Test cricket
- Jos Buttler : Becomes first Englishman to make 3,000 T20I runs
- Sophie Ecclestone : Fastest woman to reach 100 wickets in One Day International (ODI) cricket
- Yuzvendra Chahal : first bowler to pick up 200 wickets in the history of the Indian Premier League (IPL)
- Dipendra Singh Airee, Nepal : Third man to hit six sixes in an over in an international T20 game

EXAM
Genius





Ques : Dinesh Bhatia has been Appointed as Ambassador of which country ?

दिनेश भाटिया को किस देश का राजदूत नियुक्त किया गया है?

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

Answer : Option C

Explanation : •

- Dinesh Bhatia, an Indian Foreign Service (IFS) officer from the 1992 batch, has been named India's next Ambassador to Brazil.
- Bhatia is presently serving as India's Ambassador to Argentina, having taken up the position on August 21, 2019.
- He was trained at the Lal Bahadur Shastri National Academy of Administration (LBSNAA) in Mussoorie and the Foreign Service Institute in New Delhi.
- He graduated from the National Defence College (NDC) and attended the 4th Joint Civil-Military Course on National Security at LBSNAA.
- He is the author of Devi Purana—A Rendition of Srimad Devi Bhagavatam, which will be published by Bloomsbury in 2023, as well as Physics for Civil Services Prelims in 1994.

About Brazil :

- President : Luiz Inácio Lula da Silva
- Capital : Brasília
- Currency



Recently appointed ambassador:

- Dr. Nina Malhotra : Ambassador of India to Sweden
- Senior diplomat Aishath Azeema : Maldivian envoy to India (Replaced Ibrahim Shaheeb)
- Ajit Vinayak Gupte : Ambassador to the Federal Republic of Germany
- Sanjeev Kumar Singla : Ambassador to France
- Xu Feihong : Ambassador to India of China
- Faisal bin Saud Al-Mejfel : Ambassador of Saudi Arabia to Syria
- Swati Vijay Kulkarni : India's next Ambassador to Algeria
- R. Ravindra : Country's next envoy to Iceland
- Arun Goel : India's next ambassador to the Republic of Croatia
- Parvathaneni Harish : India's next Permanent Representative to the United Nations in New York
- B Vanlalvawna : Ambassador to the Kingdom of Cambodia
- Vinay Mohan Kwatra : India's Ambassador to the United States
- Senior Diplomat Xu Feihong : Ambassador to India
- Gita Sabharwal : United Nations (UN) Resident Coordinator (UNRC) in the Republic of Indonesia
- Lindy Cameron : First woman British High Commissioner to India
- Salima Tete : Asian Hockey Federation (AHF) Athletes Ambassador from India
- Sibi George : Indian ambassador to the Republic of Marshall Islands
- Shreya Ghodawat : India's ambassador for She Changes Climate
- Ayushmann Khurrana: National Ambassador of Child Rights for UNICEF India



Ques : Government Extends Atal Innovation Mission Till _.

सरकार ने अटल इनोवेशन मिशन को _ तक बढ़ाया

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

Answer : Option C

Explanation : •

- The government of India has extended the NITI (National Institution for Transforming India) Aayog's flagship Atal Innovation Mission until March 31, 2028, with an expanded scope.
- The Union Cabinet made the decision during a meeting led by Prime Minister Narendra Modi in New Delhi on November 25, 2024.
- The newly enlarged and authorized mission has been named as Atal Innovation Mission 2.0.
- The budget for the Atal Innovation Mission 2.0 is Rs. 2,750 crore.
- Creating 30 Vernacular Innovation Centers across the country to foster a business environment in 22 Indian languages and encourage grassroots participation.
- Target to promote school-level innovation, 2,500 new Atal Tinkering Labs would be established in Jammu and Kashmir, Ladakh, North-Eastern States, and other aspirational regions.
- to produce individuals capable of developing, operating, and managing the country's innovation and entrepreneurship ecosystem. Aim to develop 5500 professionals.

About Atal Innovation Mission (AIM) :

- Launched : 2016
- Launched by : NITI Aayog
- Objective : To promote innovation and entrepreneurship





Recent News Headlines Related to Schemes

- The Union Cabinet has authorized the 'One Nation One Subscription' (ONOS) program, which would provide centralized access to research articles and journal publications for government higher education institutions and R&D laboratories in the central government
- South Africa has launched a new initiative called the Trusted Tour Operator scheme (TTOS) to increase tourism from India and China.
- Andhra Pradesh Chief Minister Chandrababu Naidu has launched the Deepam 2.0 scheme in Edupuram, Ichapuram Mandal, Srikakulam district, as part of the "Super Six Promises" campaign.
- The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved PM Vidyalaxmi, a new Central Sector plan aimed at providing financial assistance to deserving students so that financial restrictions do not impede them from pursuing higher education.
- Union Minister Piyush Goyal unveiled the "One District One Product" (ODOP) Wall at the Indian Embassy in Riyadh. Scheme Launched in January 2018, by the Uttar Pradesh Government.
- Rajasthan Investment Promotion Scheme (RIPS) 2024 Launched by Rajasthan government To encourage private investment and boost economic growth in sectors like Aero & Space, Defence, Drones, Semiconductors, Agri-Tech, and Waste Recycling
- UDAN (Ude Desh ka Aam Nagrik) scheme Extended for 10 years announced by Civil Aviation Minister K. Rammohan Naidu During the celebration of eight years of the UDAN scheme.

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Ques : Indian Navy successfully Test fires K-4 Missile from INS Arighaat. Who developed K-4 Missile ?

भारतीय नौसेना ने INS अरिघाट से K-4 मिसाइल का सफल परीक्षण किया। K-4 मिसाइल का विकास किसने किया?

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

Answer : Option A

Explanation : •

- The Indian Navy successfully tested a nuclear-capable K-4 missile from its nuclear-powered submarine, INS Arighaat. The INS Arighaat submarine can accommodate four K-4 missiles.
- On August 29, 2024, the Indian Navy commissioned its second nuclear-powered submarine, INS Arighat. The first nuclear-powered submarine, the INS Arihant, was commissioned in November 2017.

About the K-4 Missile :

- DRDO developed the K-4, a nuclear-capable submarine-launched ballistic missile (SLBM).
- The missile is now in the user trial phase prior to its final deployment on INS Arihant/INS Arighaat. The DRDO has developed its second SLBM.
- The first SLBM from India, Sagarika or K-15, has already been inducted into INS Arihant. It has a range of 750 kilometers. The range of the K-4 SLBM is 3500 kilometers.



Recent News Headlines Related to DRDO

- DRDO has completed flight testing for the Guided Pinaka Weapon System as part of the PSQR validation trials.
- DRDO has successfully completed three flight tests of the 4th Generation Very Short-Range Air Defence System (VSHORADS) at the Pokhran Field Firing Ranges in Rajasthan.
- DRDO, in collaboration with experts from IIT Delhi, has created lightweight bulletproof jackets called ABHED (Advanced Ballistics for High Energy Defeat), which provide 360-degree protection.
- The Indian Light Tank, Zorawar, underwent successful initial vehicle testing undertaken by the Defence Research and Development Organisation (DRDO).
- The Indian Navy, in collaboration with the Defence Research and Development Organisation (DRDO), successfully tested the Vertical Launch Short Range Surface to Air Missile (VL-SRSAM).
- India has completed a successful test-fire of Agni-4 Ballistic Missile in Chandipur, Odisha. The Agni missiles are designed and developed by the DRDO.
- Energy-harvesting shoes with GPS tracking have been created by the IIT Indore, Madhya Pradesh, in collaboration with the DRDO.
- The Defence Research and Development Organisation (DRDO) has sanctioned seven new projects for the private sector under the Technology Development Fund scheme.
- Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) developed by the Jodhpur Laboratory of the Research DRDO was formally handed over to the Indian Navy at a function held in New Delhi.
- DRDO successfully tested the next-generation Supersonic Missile Assisted Release of Torpedo (SMART) system on 1 May 2024 from Dr APJ Abdul Kalam Island off the coast of Odisha.
- DRDO hands over nine defence tech projects to IIT-Bhubaneswar
- DRDO chairman Samir V Kamat gets one-year extension



IMPORTANT ONE – LINER Current Affairs

UK Prime Minister Keir Starmer announced the resumption of Free Trade Agreement (FTA) negotiations with India, set to restart in early 2025. India and the UK began FTA talks in January 2022.

Atal Innovation Mission (AIM) of NITI Aayog unveils 4th Cohort of Community Innovator Fellows supported by Capgemini, India To foster grassroots innovation and empower local innovators to create sustainable solutions for their communities.

The Department for Promotion of Industry and Internal Trade (DPIIT) has approved Hinduja Group firm IIHL's takeover of debt-ridden Reliance Capital Ltd (RCAP).

Institute of Chartered Accountants of India (ICAI) & Central Board of Secondary Education (CBSE) Signs MoU To promote commerce-based skill courses, particularly within the Banking, Financial Services, and Insurance (BFSI) sector

National Mission on Natural Farming (NMNF) with Outlay Rs.2,481 crore with Rs.1,584 crore from the Centre and Rs.897 crore, Run till 2025-26. The mission will focus on 15,000 clusters in Gram Panchayats.

Indian Space Research Organisation (ISRO) has signed an Implementation Agreement (IA) with the Australian Space Agency (ASA) for further strengthening of cooperation in space activities between the two countries.

Bihar will host the 7th edition of Khelo India Youth Games 2025 in April next year. A flagship event of the Ministry of Youth Affairs and Sports, Bihar will be a new addition to the Khelo India map of the country.

G. Balasubramanian, a distinguished Indian Foreign Service (IFS) Appointed as High Commissioner of India to the Republic of Maldives. He Replaced Munu Mahawar.

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महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

यूके के प्रधान मंत्री कीर स्टार्मर ने भारत के साथ मुक्त व्यापार समझौते (एफटीए) वार्ता को फिर से शुरू करने की घोषणा की, जो 2025 की शुरुआत में फिर से शुरू होगी। भारत और यूके ने जनवरी 2022 में एफटीए वार्ता शुरू की।

नीति आयोग के अटल इनोवेशन मिशन (एआईएम) ने जमीनी स्तर पर नवाचार को बढ़ावा देने और स्थानीय इनोवेटर्स को अपने समुदायों के लिए स्थायी समाधान बनाने के लिए सशक्त बनाने के लिए कैपजेमिनी, भारत द्वारा समर्थित सामुदायिक इनोवेटर फेलो के चौथे समूह का अनावरण किया।

उद्योग संवर्धन और आंतरिक व्यापार विभाग (डीपीआईआईटी) ने कर्ज में डूबी रिलायंस कैपिटल लिमिटेड (आरसीएपी) के हिंदुजा समूह की कंपनी आईआईएचएल के अधिग्रहण को मंजूरी दे दी है।

इंस्टीट्यूट ऑफ चार्टर्ड अकाउंटेंट्स ऑफ इंडिया (आईसीएआई) और केंद्रीय माध्यमिक शिक्षा बोर्ड (सीबीएसई) ने विशेष रूप से बैंकिंग, वित्तीय सेवाओं और बीमा (बीएफएसआई) क्षेत्र में वाणिज्य-आधारित कौशल पाठ्यक्रमों को बढ़ावा देने के लिए समझौता ज्ञापन पर हस्ताक्षर किए।

प्राकृतिक खेती पर राष्ट्रीय मिशन (एनएमएनएफ) 2,481 करोड़ रुपये के परिव्यय के साथ केंद्र से 1,584 करोड़ रुपये और 897 करोड़ रुपये, 2025-26 तक चलेगा। यह मिशन ग्राम पंचायतों में 15,000 समूहों पर ध्यान केंद्रित करेगा।

भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो) ने दोनों देशों के बीच अंतरिक्ष गतिविधियों में सहयोग को और मजबूत करने के लिए ऑस्ट्रेलियाई अंतरिक्ष एजेंसी (एएसए) के साथ एक कार्यान्वयन समझौते (आईए) पर हस्ताक्षर किए हैं।

बिहार अगले साल अप्रैल में खेलो इंडिया यूथ गेम्स 2025 के 7वें संस्करण की मेजबानी करेगा। युवा मामले और खेल मंत्रालय, बिहार का एक प्रमुख कार्यक्रम देश के खेलो इंडिया मानचित्र में एक नया जुड़ाव होगा।

प्रतिष्ठित भारतीय विदेश सेवा (आईएफएस) जी बालासुब्रमण्यम को मालदीव गणराज्य में भारत के उच्चायुक्त के रूप में नियुक्त किया गया। उन्होंने मुनु महावर का स्थान लिया।

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