

EXAM GENIUS

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GENIUS CURRENT AFFAIRS

In English
17 April 2026



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Ques: The World Bank, along with the Asian Development Bank, has committed how much total amount for Amaravati Capital Phase-I development?

- A) USD 800 million
- B) USD 1,200 million
- C) USD 1,600 million
- D) USD 2,000 million
- E) USD 3,000 million

Answer: Option C

Explanation:

- World Bank and Asian Development Bank have jointly committed USD 1,600 million for Amaravati Capital Phase-I.
- Each institution has committed USD 800 million.
- So far, the World Bank has released USD 340 million.
- Andhra Pradesh is expected to receive another USD 150 million soon.
- The loan carries an interest rate of about 8–8.5% with a 6-year grace period and 29-year maturity.
- Repayment will begin from 15 June 2031.
- The Government of India has also committed ₹15,000 crore, with ₹1,400 crore to be funded by the Centre.

Static Part | :

- World Bank – Established in 1944, HQ: Washington, D.C.
- ADB – Established in 1966, HQ: Manila, Philippines
- Amaravati – Planned capital of Andhra Pradesh





RECENT LOANS AND AGREEMENTS :

- World Bank has approved a \$225 million loan for Rajasthan.
- Japan International Cooperation Agency signed Official Development Assistance (ODA) loan agreements worth ¥275 billion (approx ₹16,420 crore) with the Government of India.
- Bank of Baroda received a USD 500 million loan from an IFSC Banking Unit located in GIFT City.
- DCM Shriram Limited secured USD 90 million funding from the International Finance Corporation (IFC).
- The World Bank has approved a \$300 million loan for Uttar Pradesh.
- Asian Development Bank (ADB) has approved a \$1.2 billion loan to India to support climate resilience and sustainable infrastructure development.
- German development finance institution DEG and Citi jointly provided USD 76 million (about 630 crore) financing to Shriram Finance to support lending to underserved segments, including MSMEs, smallholder farmers, and electric vehicle (EV) buyers.





Ques: The Reserve Bank of India imposed a penalty on Himachal Pradesh State Co-operative Bank Ltd for non-compliance with which norms?

- A) Basel Norms
- B) KYC Norms
- C) CRR Requirements
- D) Priority Sector Lending
- E) NPA Guidelines

Answer: Option B

Explanation:

- Reserve Bank of India imposed a monetary penalty of ₹7.5 lakh on Himachal Pradesh State Co-operative Bank Ltd.
- The penalty was for non-compliance with Know Your Customer (KYC) norms.
- RBI found that the bank failed to conduct periodic review of customer risk categorisation.
- As per KYC guidelines, such reviews must be done at least once every six months.
- KYC norms help prevent money laundering and financial fraud.

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Recent Penalties imposed on Banks:

- The Reserve Bank of India (RBI) imposed a penalty of ₹231.80 lakh on Airtel Payments Bank Limited.
- Reserve Bank of India (RBI) imposed monetary penalties on Union Bank of India (₹95.40 lakh), Central Bank of India (₹63.60 lakh), Bank of India (₹58.50 lakh), and Pine Labs (₹3.10 lakh).
- The RBI imposed a ₹31.8 lakh penalty on HSBC.
- The Reserve Bank of India (RBI) imposed a penalty of ₹3.10 lakh on Cashfree Payments India Private Limited. The key issue was an impermissible debit from an escrow account. An escrow account is a temporary account where customer funds are kept securely before being transferred to merchants.
- RBI imposed a monetary penalty of 2.70 lakh on Manappuram Finance Limited. The penalty was imposed for noncompliance with RBI guidelines on compensation of Key Managerial Personnel (KMP).
- The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹11.50 lakh on Mahindra & Mahindra Financial Services Limited for non-compliance with certain directions issued by RBI on 'Fair Practices Code' and 'Internal Ombudsman for Regulated Entities'.





Ques: K.V.R. Murty has been appointed as Whole-Time Member of which organization?

- A) RBI
- B) SEBI
- C) IRDAI
- D) NABARD
- E) PFRDA

Answer: Option B

Explanation:

- K. V. R. Murty has been appointed as Whole-Time Member of the Securities and Exchange Board of India.
- With this appointment, SEBI now has four whole-time members, filling all sanctioned positions.
- Earlier, he served as Additional Controller General of Defence Accounts in the Ministry of Defence.
- He has held key roles like Financial Advisor to DRDO and Indian Air Force.
- He also served as Joint Secretary in the Ministry of Corporate Affairs.
- He contributed significantly to policy formulation, e-governance initiatives, and corporate law administration.

Static Part:

- SEBI was established in 1988 and became a statutory body in 1992.
- Headquarters: Mumbai
- Chairman (current): Madhabi Puri Buch
- Established – 1988 (Statutory powers in 1992)
- Headquarters – Mumbai
- Chairperson – Tuhin Kanta Pandey





Recent Appointment in Banking & Insurance Sector :

- **K Satyanarayana Raju** : Managing Director and CEO of Indian Digital Payment Intelligence Corporation
- **Rajive Kumaraswami** : MD and CEO of Cholamandalam MS General Insurance (Chola MS) (succeed Suryanarayananan)
- **Sajja Praveen Chowdary** : Chief Executive Officer (CEO) and Principal Officer Policybazaar Insurance Brokers
- **Jose Joseph Kattur** : non-executive part-time chairman of South Indian Bank (succeeds VJ Kurian)
- **Keki Mistry** : interim part-time chairman of HDFC Bank (Replaced Atanu Chakraborty)
- **K.V.R. Murty**, a former official of the Ministry of Defence : Whole-Time Member (WTM) of the Securities and Exchange Board of India (SEBI) (replaces Ashwani Bhatiya)
- **Parthanil Ghosh** : MD & CEO of HDFC ERGO General Insurance (succeed Anuj Tyagi)





Ques: The 'Pocket Money' feature introduced by Google Pay operates on which system?

- A) IMPS
- B) NEFT
- C) Wallet System
- D) RTGS
- E) UPI Circle

Answer: Option E

Explanation:

- Google Pay introduced a new feature called 'Pocket Money'.
- This feature works on the UPI Circle system.
- It allows children or family members to make UPI payments without having their own bank accounts.

- **There are two types of users:**
 - Primary User (e.g., parents) with a linked bank account
 - Secondary User (e.g., children, family members, staff)
- Secondary users can make payments using the primary user's bank account.
- This feature improves financial inclusion and ease of digital payments.





Ques: The FIFA World Cup 2026 Pixel Credit Card launched by Visa and HDFC Bank is a variant of which existing card?

- A) Regalia Credit Card
- B) Millennia Credit Card
- C) Pixel Play Credit Card
- D) Diners Club Card
- E) Freedom Credit Card

Answer: Option C

Explanation:

- Visa and HDFC Bank launched a limited-edition FIFA World Cup 2026 Pixel Credit Card.
- The card is a special variant of HDFC Bank's Pixel Play digital credit card.
- It features a FIFA-themed design to attract football fans.
- The launch is accompanied by a nationwide 'Spend & Win' campaign.
- The card is available to both existing and new customers via the PayZapp app and the bank's website.

Static Part:

- HDFC Bank – Founded in 1994, Headquarters: Mumbai
- Visa – Global payments technology company
- Credit Card – Allows borrowing within a pre-approved limit





Recently signed banking agreements

- Punjab National Bank (PNB) has signed an MoU with Government e-Marketplace (GeM).
- Razorpay has partnered with OpenAI to enable seamless payment integration in applications.
- Easy Trip Planners Limited announced a strategic collaboration with NSDC, Sanatan AI and Bhagva platform. The programme is titled “1 Panchayat – 1 Pandit – SANATANAI Shop on Wheels by EMT”. It aims to deploy mobile EV-based service units across up to 2 lakh Panchayats over the next five years.
- The MoU was signed between the Indian Army and State Bank of India (SBI). The agreement has been extended for three years, up to March 2029. Under the renewed MoU, Agniveers will get a Personnel Accidental Insurance (PAI) cover of ₹1 crore. Additionally, the bank will provide Air Accident Insurance (AAI) cover of ₹1.5 crore.
- Razorpay, an Indian fintech company, partnered with Sarvam AI, an Indian Artificial Intelligence (AI) startup, to introduce voice-led, multilingual digital commerce solutions in India.





Ques: What growth rate has the International Monetary Fund projected for India for FY27?

- A) 5.5%
- B) 6.0%
- C) 6.5%
- D) 6.9%
- E) 7.2%

Answer: Option C

Explanation:

- International Monetary Fund (IMF) has projected India's GDP growth for FY27 at 6.5%.
- The revision reflects India's economic resilience despite global challenges.
- IMF has projected inflation at 4.7%, slightly higher than Reserve Bank of India estimate of 4.6%.
- India's current account deficit is expected to remain around 2% of GDP.

- **Other institutions' projections:**
 - World Bank: 6.6%
 - Asian Development Bank: 6.9%
 - RBI: 6.9%
- Growth is expected to remain steady at 6.5% in 2027–28 as well.





Ques: CSB Bank Limited launched which retail product to strengthen its retail banking portfolio?

- A) Smart Loan Scheme
- B) Smart Invest Plan
- C) Digital Gold Account
- D) Smart Save Account
- E) Easy Credit Card

Answer: Option D

Explanation:

- CSB Bank Limited launched its first dedicated retail product 'SMART SAVE ACCOUNT'.
- The initiative aims to strengthen its retail banking portfolio.
- The account is available in three variants: Savings, Current, and Non-Resident Ordinary (NRO).
- It caters to a wide range of customers including individuals and NRIs.
- The account features an auto-sweep facility, transferring surplus funds into Fixed Deposits (FDs).
- It offers up to 7% interest on 'Sweep-in FDs' for a 13-month tenure.

Static Part | :

- CSB Bank Founded – 26 November 1920
- Headquarters – Thrissur, Kerala





Ques: What was India's retail inflation (CPI) rate in March 2026 as per National Statistics Office data?

- A) 2.75%
- B) 3.2%
- C) 3.4%
- D) 3.8%
- E) 4.0%

Answer: Option C

Explanation:

- India's retail inflation (CPI) rose marginally to 3.4% in March 2026.
- It was 3.21% in February 2026.
- The data is released by the National Statistics Office (NSO).
- The inflation figures are based on a new base year 2023–24.

Recent CPI Inflation:

- January 2026 – 2.75%
- February 2026 – 3.2%
- March 2026 – 3.4%

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Ques: Which country became India's largest trading partner in 2025–26?

- A) USA
- B) China
- C) UAE
- D) Russia
- E) Japan

Answer: Option B

Explanation:

- China has overtaken the United States to become India's largest trading partner in 2025–26.
- Total bilateral trade between India and China reached \$151.1 billion.
- Trade with the United States stood at \$140.2 billion.
- India's trade deficit with China widened to \$112.16 billion.
- India's exports to China increased by 36.66% to \$19.47 billion.
- Imports from China rose by 16% to \$131.63 billion.
- The United States had been India's largest trading partner for four consecutive years till 2024–25.

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Ques: Who is the author of the book “Tides of Time: Bharat’s History through Murals in Parliament”?

- A) Shashi Tharoor
- B) Sudha Murty
- C) Amish Tripathi
- D) Chetan Bhagat
- E) Ruskin Bond

Answer: Option B

Explanation:

- The book “Tides of Time: Bharat’s History through Murals in Parliament” is authored by Sudha Murty.
- It was released by the Vice President of India.
- The book presents India’s history through murals displayed in Parliament.

Other Books by Sudha Murty:

- The Circle of Life
- How to Be Happy with Who You Are
- The Magic of the Lost Earrings
- Three Thousand Stitches: Ordinary People, Extraordinary Lives
- Wise and Otherwise: A Salute to Life
- Dollar Bahu
- How I Taught My Grandmother to Read





Recent News Headlines Related to Books :

- Autobiography “A Road Well Travelled” : former CBI Director R.K. Raghavan
- The Forgotten Indian Prisoners of World War : Gautam Hazarika
- Salman Khan: The Sultan of Bollywood : Mohar Basu
- “Between Tehran and Tel Aviv: Gaza's Story of Unending War” : Col Rajeev Agarwal
- Tides of Time : Sudha Murty
- Speaking of History: Conversations about India’s Past and Present : authored by renowned historian Romila Thapar and writer Namit Arora
- “Karuna: The Power of Compassion” : Kailash Satyarthi
- Mahatma: A Great Communicator : Dhiraj Kakadia
- Atal Bihari Vajpayee: The Eternal Statesman : Former Union Minister Vijay Goel
- Vishwaguru Srila Prabhupada : Dr. Usha Upadhyay





Ques: Where was the first-ever life-size statue of Swami Vivekananda unveiled in the United States?

- A) New York
- B) Chicago
- C) San Francisco
- D) Washington D.C.
- E) Seattle

Answer: Option E

Explanation:

- The first-ever life-size statue of Swami Vivekananda in the United States was unveiled in Seattle.
- It is installed at Westlake Square in downtown Seattle.
- The statue was sculpted by Naresh Kumar Kumawat.
- It was jointly unveiled by Katie Wilson and Prakash Gupta.
- The statue was gifted by the Indian Council for Cultural Relations.
- This initiative strengthens cultural ties between India and the United States.
- Swami Vivekananda is known for his historic speech at the World's Parliament of Religions 1893 in Chicago.

Static Part:

- Swami Vivekananda – Born in 1863, a key figure in introducing Indian philosophies of Vedanta and Yoga to the Western world.
- Known for – Vedanta & Yoga philosophy
- ICCR – Promotes Indian culture globally
- USA Capital – Washington, D.C.





Ques: The Delhi–Dehradun Economic Corridor inaugurated by Narendra Modi will reduce travel time to approximately?

- A) 1 hour
- B) 2–2.5 hours
- C) 3–4 hours
- D) 5 hours
- E) 6 hours

Answer: Option B

Explanation:

- Prime Minister Narendra Modi inaugurated the Delhi–Dehradun Economic Corridor.
- The project is a 213 km-long six-lane access-controlled expressway.
- It has been built at a cost of over ₹12,000 crore.
- The corridor will reduce travel time from 5–6 hours to about 2–2.5 hours.
- It will improve regional connectivity linking cities like Baghpat, Baraut, Shamli, and Saharanpur.
- The expressway will integrate with major corridors like Delhi–Mumbai, Delhi–Katra, and Delhi–Meerut Expressways.

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Recent Headlines Related to Inauguration :

- Union Minister Jitendra Singh inaugurated the BIRAC-BioNEST Incubation Centre at Central Food Technology & Research Institute (CFTRI), Mysuru.
- Prime Minister Narendra Modi inaugurated the Samrat Samprati Museum on the occasion of Mahavir Jayanti in Gandhinagar, Gujarat.
- Prime Minister Narendra Modi inaugurated Kaynes Semicon's OSAT facility at Sanand, Gujarat on March 31, 2026.
- Narendra Modi inaugurated the first phase of Noida International Airport at Jewar.
- Droupadi Murmu inaugurated the Nand Kishor Somani Oncology Block at Ramakrishna Mission Sevashrama Hospital.
- The ConnectSafe Cyber Security Facility has been launched by Deloitte in Bengaluru
- Narendra Modi inaugurated the Haldia Bulk Terminal at the Syama Prasad Mookerjee Port.





Ques: 'Achappa's Album', recently in news, is associated with which organization?

- A) Prasar Bharati
- B) Films Division
- C) NFDC
- D) Doordarshan
- E) CBFC

Answer: Option C

Explanation:

- The Malayalam feature film "Achappa's Album" will be released by the National Film Development Corporation.
- NFDC functions under the Ministry of Information & Broadcasting.
- The film is a family fantasy, comedy, and emotional drama with a time-travel theme.
- It is scheduled to release on 24 April 2026.
- The film is directed by Deepti Pillay Sivan.
- The story revolves around a father and son experiencing role reversal through time-travel.
- It features actors like Mohan Agashe and Anjana Appukuttan.

Static Part:

- NFDC – Established in 1975
- Headquarters: Mumbai
- Parent Ministry: Ministry of Information & Broadcasting
- Established – 1975
- Ministry – Ministry of Information & Broadcasting
- Role – Promotion & development of Indian cinema





Ques: The committee formed by Chhattisgarh government to draft Uniform Civil Code (UCC) will be headed by whom?

- A) Vishnu Deo Sai
- B) Ranjana Prakash Desai
- C) D. Y. Chandrachud
- D) Amit Shah
- E) N. V. Ramana

Answer: Option B

Explanation:

- The Chhattisgarh cabinet approved forming a high-level committee to draft the Uniform Civil Code (UCC).
- The decision was taken under the leadership of Chief Minister Vishnu Deo Sai.
- The committee will be chaired by retired Justice Ranjana Prakash Desai.
- The aim is to simplify personal laws and promote gender and religious equality.
- The initiative is guided by Article 44 of the Indian Constitution.
- Chhattisgarh joins states like Uttarakhand and Gujarat in moving towards UCC.
- The committee will consult stakeholders and prepare a draft before implementation.





Ques: What is the proposed name approved for NSE's coal exchange initiative by the Ministry of Corporate Affairs (MCA)?

- A) Indian Coal Trading Exchange Ltd
- B) National Energy Exchange Ltd
- C) Coal India Trading Platform Ltd
- D) Bharat Coal Market Ltd
- E) National Coal Exchange of India Limited

Answer: Option E

Explanation:

- National Stock Exchange of India received approval from the Ministry of Corporate Affairs to reserve the name "National Coal Exchange of India Limited".
- The proposed coal exchange will function like a stock market for coal trading.
- Buyers and sellers will trade coal, with prices determined through bidding (market-based price discovery).
- The initial capital for the exchange is ₹100 crore.
- NSE plans to hold a 60% stake, while 40% will be offered to other investors.

Static Part:

- NSE – India's largest stock exchange
- Established: 1992
- Function: Facilitates trading of securities





Ques: SARAL AI platform is being developed by which organisation?

- A) ISRO
- B) DRDO
- C) ANRF
- D) NITI Aayog
- E) CSIR

Answer: Option C

Explanation:

- Jitendra Singh announced that the Anusandhan National Research Foundation is developing the SARAL AI platform.
- SARAL AI will convert complex research papers into simplified social media content in 18 Indian languages.
- The aim is to connect science with society and make research more accessible and understandable.

Static Part:

- Organisation: ANRF (Anusandhan National Research Foundation)
- Minister: Dr. Jitendra Singh
- Languages Covered: 18 Indian languages





Recent News Headlines Related to launched Apps/portals :

- Gujarat Police launched an AI-based tool named 'NARIT AI'.
- Puri Police has launched a 24x7 WhatsApp chatbot named "Puri Police Sahayak".
- The Government of India monitors banking infrastructure coverage using the Jan Dhan Darshak (JDD) App, a GIS-based application.
- Nitin Gadkari, Union Minister for Road Transport and Highways, launched the upgraded RAJMARG PRAVESH web portal to enable hassle-free issuance of No Objection Certificates (NOCs) for facilities along National Highways.
- South Central Railway (SCR) launched the next-generation 'Rail Parcel App' at Rail Nilayam, Secunderabad.
- Telecom Regulatory Authority of India (TRAI) has urged telecom consumers to download and actively use the DND (Do Not Disturb) app to report spam calls and SMS instead of only blocking numbers.
- The Union Government launched PANCHAM (Panchayat Assistance & Messaging Chatbot).





Ques: India is currently ranked at which position globally in patent filings as per recent data?

- A) 4th
- B) 5th
- C) 6th
- D) 7th
- E) 8th

Answer: Option C

Explanation:

- India has become the 6th largest patent filer in the world.
- According to Piyush Goyal, patent applications surged by 30.2% to 1,43,729 in FY 2025–26.
- Over 69% of filings are from domestic applicants.
- Leading contributing states include Tamil Nadu, Karnataka, and Maharashtra.
- Patent applications in India are governed by the Patents Act, 1970.
- This growth reflects rapid progress in innovation and technology.





Ques: What is the main objective of National Highways Authority of India directive regarding FASTag VRN validation?

- A) Increase toll rates
- B) Improve data accuracy in ETC system
- C) Promote electric vehicles
- D) Reduce highway length
- E) Launch new toll plazas

Answer: Option B

Explanation: ,

- NHAH has directed all FASTag issuer banks to validate Vehicle Registration Numbers (VRNs).
- The move aims to improve accuracy and reliability of data in the Electronic Toll Collection (ETC) system.
- The decision follows complaints about mismatch between FASTag data and actual vehicle number plates.
- Banks have been asked to verify and correct VRN details linked with FASTags.
- FASTags with incorrect or invalid VRNs may be blacklisted as per guidelines.
- Accurate VRN mapping is crucial for upcoming Multi-Lane Free Flow (MLFF) tolling system.

Static Part:

- NHAH – Established in 1988
- Ministry – Ministry of Road Transport & Highways
- FASTag – Launched in 2016





Ques: World Parkinson's Day is observed annually on which date?

- A) 7 April
- B) 10 April
- C) 11 April
- D) 12 April
- E) 14 April

Answer: Option C

Explanation:

- World Parkinson's Day is observed every year on 11 April.
- It raises awareness about Parkinson's disease.
- Parkinson's disease is a neurodegenerative disorder affecting the nervous system.
- Theme for the year: "Bridge the Care Gap."

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Ques: Ambedkar Jayanti, celebrated on 14 April, marks the birth anniversary of which personality?

- A) Mahatma Gandhi
- B) Jawaharlal Nehru
- C) B. R. Ambedkar
- D) Sardar Patel
- E) Subhas Chandra Bose

Answer: Option C

Explanation:

- B. R. Ambedkar is commemorated on 14 April as Ambedkar Jayanti.
- In 2026, it marks his 135th birth anniversary.
- He was born on 14 April 1891 in Mhow.
- He is known as the Chief Architect of the Constitution of India.
- He served as the first Law and Justice Minister of independent India.
- He was awarded the Bharat Ratna in 1990.

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Important days :

- 25 March : International Day of Remembrance of the Victims of Slavery and the Transatlantic Slave Trade (Theme: "Justice in Action: Confronting History, Advancing Dignity, Empowering Futures")
- 25 March : International Day of Solidarity with Detained and Missing Staff Members
- 27 March : World Theatre Day
- 27 March : 88th World Piano Day 2026 (Started in 2015)
- 30 March : International Day of Zero Waste (2026 theme "Zero Waste Starts on Your Plate,")
- 2 April : World Autism Awareness Day (WAAD) (Theme for 2026 is "Autism and Humanity - Every Life Has Value".) (Started in 2007)
- 2 April : International Children's Book Day (theme for 2026 is "Plant stories and the world will bloom.")
- 3 April : 262nd Raising Day of the Army Medical Corps (walkathon themed "One Health, One Force, 262 Years Strong")
- 4 April : International Day of Mine Awareness (Theme 2026 Invest in Peace; Invest in Mine Action)
- 5 April : National Maritime Day (Theme for 2026: "Maritime India – Empowering Progress")
- 5 April : International Day of Conscience (First observed in 2020)
- 6 April : International Day of Sport for Development and Peace (theme for 2026 is "Sport: Building Bridges, Breaking Barriers.")
- 7 April : World Health Day (Theme for 2026: "Together for health. Stand with science.")
- 7 April : International Day of Reflection on the 1994 Genocide against the Tutsi in Rwanda
- 9 April : 61st Central Reserve Police Force (CRPF) Valour Day, also known as Shaurya Diwas
- 10 April : World Homoeopathy Day (Theme for 2026: "Homoeopathy for Sustainable Health".)
- 12 April : International Day of Human Space Flight
- 14 April : World Chagas Disease Day





IMPORTANT ONE - LINER Current Affairs

Takeda's tetravalent dengue vaccine, TAK-003 (called 'Qdenga'), has recently received approval from the Subject Expert Committee (SEC) under the Drugs Controller General of India (DCGI) for use in people aged 4 to 60 years. TAK-003 (Qdenga) is a dengue vaccine developed by the Japanese pharmaceutical company Takeda.

Ministry of Labour and Employment signed an MoU with Porter and Gigin Technologies. The collaboration will strengthen employment opportunities through the National Career Service Portal.

GE Aerospace signed a contract with the Indian Air Force to establish a maintenance facility for F404-IN20 jet engines. These engines power the Tejas Light Combat Aircraft (LCA). The facility will be owned and operated by the Indian Air Force.

NASA's Artemis II successfully returned to Earth with a splashdown in the Pacific Ocean. It marked humanity's first crewed lunar mission in over 50 years since the Apollo program. They travelled aboard the Orion capsule named "Integrity."

PPFAS Asset Management Pvt Ltd received approval from Pension Fund Regulatory and Development Authority. The approval allows the company to act as a sponsor for a pension fund under the National Pension System.

Reserve Bank of India cancelled the licence of National Urban Cooperative Bank Ltd Pratapgarh. The bank is now prohibited from carrying out banking activities such as accepting and repaying deposits.

