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Aparchit June 1st Week Best 350+ MCQs with Amazing Facts May-2023 Set 01
By :- Aparchit Exam Warriors/Kumar Kaushal sir

Q. 'Kheer Bhawani Mela' is a festival celebrated in which Indian state/UT?

- A) Kerala
B) Ladakh
C) Chhattisgarh
D) Jammu and Kashmir

Answer : D

- ✓ Every year on the day of Jyestha Ashtami, Kashmiri Pandits visit Mata Ragneya Devi Temple, also known as Kheer Bhavani Temple, for darshan.
- ✓ This year the mela was celebrated with great enthusiasm not only by the Kashmiri Pandits but also by the local people of the Kashmir Valley on 28th May.
- ✓ The Kheer Bhavani fair held on Jyestha Ashtami in Kashmir holds a sacred place in the spiritual realm of Kashmiri Pandits.
- ✓ More than 25 thousand devotees participated in the fair.
- ✓ The Kheer Bhawani Mela started on 26th May and concluded on 28th May i.e. Jyestha Ashtami.
- ✓ Kheer Bhavani is considered to be the deity of Kashmiri Pandits, who have a lot of recognition there.
- ✓ Over the years, the Kheer Bhawani Mela has become a symbol of communal harmony and brotherhood in Kashmir

MELA IN NEWS 2023

- Kheer Bhavani Mela : Jammu and Kashmir
- SARAS Aajeevika Mela : Jammu and Kashmir
- Matua Mela : West Bengal
- Shrimp Mela : Punjab
- Maghi Mela : Punjab
- 36th Surajkund International Crafts Mela : Faridabad, Haryana
- Divya Kala Mela : Bhopal, Madhya Pradesh
- Gangasagar Mela : West Bengal
- Pusa Krishi Vigyan Mela : New Delhi



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Q. Which fintech company has launched “Turbo UPI” in partnership with Axis Bank and the National Payments Council of India (NPCI)?

- A) Paytm
B) PhonePe
C) Google Pay
D) Razorpay

Answer : D

- ✓ Fintech major Razorpay has launched “Turbo UPI” in partnership with Axis Bank and the National Payments Council of India (NPCI).
- ✓ The new product will allow customers of online merchants to make UPI payments directly without getting redirected to a third-party UPI app during checkout.
- ✓ Turbo UPI aims to reduce potential payment failures.
- ✓ Razorpay Turbo UPI can deliver a 5X faster payment experience and can help businesses achieve an increase in the success rate of UPI payments by 10 percent.

Q. Maharashtra government has named which Indian cricketer as ‘Smile Ambassador’ under the state medical education & drug department’s ‘Swachh Mukh Abhiyan’?

- A) Saurav Ganguly
B) Virat Kohli
C) Sachin Tendulkar
D) Rohit Sharma

Answer : C

- ✓ Maharashtra govt names Sachin Tendulkar as Smile Ambassador’
- ✓ Maharashtra government has named cricket legend, Sachin Tendulkar as ‘Smile Ambassador’ under the state medical education & drug department’s ‘Swachh Mukh Abhiyan.
- ✓ Objective – To spread awareness about oral health and hygiene.
- ✓ Maharashtra Chief Minister Eknath Shinde and Deputy Chief Minister Devendra Fadnavis signed a Memorandum of Understanding (MoU) with Sachin Tendulkar. The former Indian cricketer will be the campaign’s brand ambassador for the next five years.

SACHIN TENDULKAR IN NEWS 2023

- A new book titled ‘Sachin@50’- Celebrating A Maestro by Boria Majumdar.
- Sachin Tendulkar now ‘smile ambassador’ for Maharashtra govt under the state’s ‘Swachh Mukh Abhiyan’.



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- Savlon India appoints Sachin Tendulkar as world's first 'Hand Ambassador'.
- Master blaster Sachin Tendulkar has turned 50 this year on 24 April and to honour him the iconic Sydney Cricket Ground in Australia has unveiled a set of gates named after him.
- In honor of Sachin Tendulkar's 50th birthday, the West Stand at the renowned Sharjah cricket stadium has been renamed as the 'Sachin Tendulkar Stand.'
- 10 yrs post-retirement, a life-size statue of Sachin Tendulkar at Wankhede stadium Mumbai

Q. Which state government has recently launched Namu Shetkari Mahasanman Yojana?

- A) Kerala
B) Gujarat
C) Maharashtra
D) Rajasthan

Answer : C

- ✓ Maharashtra Government launched Namu Shetkari Mahasanman Yojana.
- ✓ Maharashtra government has approved a new financial scheme under which Rs 6,000 will be paid annually to over one crore farmers in the state.
- ✓ Namu Shetkari Mahasanman Yojana' was approved in a cabinet meeting chaired by Chief Minister Eknath Shinde in Mumbai.
- ✓ Chief Minister Shinde said that this amount is in addition to the Rs 6,000 being given to farmers by the Center under PM Kisan Yojana.
- ✓ The Maharashtra cabinet also approved the implementation of 'Gender Inclusive Tourism Policy' named 'Aai' to empower women in the tourism sector.
- ✓ The cabinet also approved the starting of women bike-taxi service at some tourist places.

STATE GOVT SCHEME IN NEWS 2023

- Maharashtra Government launched Namu Shetkari Mahasanman Yojana.
- Odisha government launched the 'Mo Ghara' (My Home) housing scheme.
- Madhya Pradesh cabinet, chaired by Chief Minister Shivraj Singh Chouhan approved the 'Mukhya Mantri Sikho Kamao Yojana' for unemployed youth.
- Madhya Pradesh Government has launched Ladli Bahna scheme under which each woman will be given one thousand rupees per month.



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Q. Which state government launched a new scheme, Mo Ghara (My Home) – a credit-linked housing scheme for rural poor in the state?

A) Assam

B) Odisha

C) Chhattisgarh

D) Madhya Pradesh

Answer : B

- ✓ The Odisha government launched the 'Mo Ghara' (My Home) housing scheme.
- ✓ The scheme provides credit-linked financial assistance to economically and socially weaker families and the scheme is fully funded from the state budget.
- ✓ Applications for the loan will open from June 15, 2023 and the scheme covers families who were earlier excluded from the housing schemes.
- ✓ Beneficiaries can avail housing loans up to Rs.3 lakh.
- ✓ The state government waives off registration fee, stamp duty and processing fee for bank loan approval.
- ✓ The 'Mo Ghara' housing scheme is in addition to the Biju Pakka Ghar Yojana (BPGY) and Pradhan Mantri Awas Yojana-Gramin.

ODISHA IN NEWS 2022-23

- Odisha becomes the first state to notify a committee for conservation of seeds preserved by tribal farmers.
- Odisha government launched the 'Mo Ghara' (My Home) housing scheme.
- PM Modi launches railway projects worth over 8,000 crore rupees in Odisha.
- Odisha government has expanded the jurisdiction of Special Development Councils (SDCs) from nine to 23 districts to improve the lives of 84 lakh tribal people.
- Odisha has its 88th foundation day on 1st April 2023.
- World Bank's Board of Executive Directors has approved USD 100 million loan under Odisha State Capability and Resilient Growth Program.
- Odisha won the UN-Habitat's World Habitat Awards 2023 for Jaga Mission, a 5T initiative of the state.
- Aska police station of Odisha's Ganjam district became the country's number one police station.
- Gangapur police station in Odisha's Ganjam district has been awarded the second best police station award.



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- Gold Deposits Found at Different Location in Three Districts of Odisha , including Deogarh, Keonjhar, and Mayurbhanj.
- Chief Minister Naveen Patnaik announced that the Odisha government aims to make Odisha slum-free by the end of 2023.
- Odisha Chief Minister Naveen Patnaik has inaugurated an ‘International Craft Summit’ in Jajpur
- Odisha govt launched Anemia eradication programme ‘AMLAN’.
- Odisha government observed 10th November as ‘Millet Day’ in the state.
- Odisha government to provide free 5 Kg rice per month for one year under the State Food Security Scheme.
- Odisha Government has started working on the Sukapaika River revival plan following a direction from the National Green Tribunal (NGT).
- Odisha Chief Minister Naveen Patnaik launched a 24×7 piped drinking water project — ‘Drink from Tap’ — in 19 cities of the state.
- Odisha Chief Minister Naveen Patnaik has announced a winter assistance of Rs 146 crore to the needy to protect themselves from the coming winter.
- Odisha Govt announces Rs 200 crores relief for drought hit distressed farmers.
- Coal Minister Pralhad Joshi inaugurated the Rs 300 crore Angul-Balram rail line connecting Odisha's Talcher Coalfield.
- Dhanu Yatra’ festival, considered to be the world’s largest open-air theatre, began on 27th December in the Western Odisha town of Bargarh.

Q. Which state government has launched the ‘Artificial Intelligence for Youth’ initiatives in the state?

A) Kerala

B) Tamil Nadu

C) Odisha

D) Madhya Pradesh

Answer : C

- ✓ Odisha Chief Minister Naveen Patnaik has launched the ‘Odisha for Artificial Intelligence’ and ‘Artificial Intelligence for Youth’ initiatives in the state capital.
- ✓ The State Government has roped in international technology company for the initiative. In the first phase, the initiative will be implemented in Bhubaneswar, Puri and Cuttack.



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- ✓ Government has focused on technology-driven transformation, which is one of the key components of the Government's 5-T initiative, he assured that the initiative will augment the digital literacy of the masses and make them familiar with the next-generation cutting-edge technology

Q. Who has become the first female NCC cadet in India to complete the advanced mountaineering course in the Himalayan region of Uttarkashi in Uttarakhand?

- A) Shalini Singh B) Poonam Pandey
C) Shivani Singh D) Ritika Arora

Answer : A

- ✓ Shalini Singh has become the first female NCC cadet in India to complete the advanced mountaineering course in the Himalayan region of Uttarkashi in Uttarakhand.
- ✓ She was the only female cadet in the team of 45 NCC cadets that was formed to complete the course.
- ✓ The Senior Wing NCC cadet, Shalini Singh, was enrolled in the 67 UP Battalion. She began the month-long mountaineering course on April 26.

Q. Jude Bellingham has been named Bundesliga Player of the Season for his incredible campaign in season 2022/23. He is associated with which sports?

- A) Cricket B) Football
C) Hockey D) Badminton

Answer : B

- ✓ 19-year-old Borussia Dortmund football player Jude Bellingham has been named Bundesliga Player of the Season for his incredible campaign in season 2022/23.
- ✓ The award is a well-deserved honor for the midfielder, who played a crucial role in BVB's title bid this season.
- ✓ At the age of 19, he became the youngest-ever captain of Borussia Dortmund

Q. Who has bagged the gold medal in the women's 100m hurdles event in the T-Meeting 2023 athletics meet in Tilburg, Netherlands?

- A) Hima Das B) Dutee Chand
C) Kavita Tungar D) Jyothi Yarraji

Answer : D



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- ✓ Jyothi Yarraji has bagged the gold medal in the women's 100m hurdles event in the T-Meeting 2023 athletics meet in Tilburg, Netherlands.
- ✓ The 23-year-old Jyothi Yarraji clocked 13.20s in the final to win the event at the category E World Ranking competition. En route to the final, Jyothi Yarraji topped the heats with a time of 13.08s.
- ✓ Angel Agwazie of Belgium clinched the silver with 13.64s while Dutch athlete Mira Groot clocked 13.78s to bag the bronze

Q. Rail company Alstom will manufacture 100 aluminum-bodied Vande Bharat trains with sleeper facilities, after bidding the lowest for the tender at a price of Rs 150.9 crores per train. Alstom is the company of which country?

A) France

B) Germany

C) Sweden

D) Switzerland

Answer : A

- ✓ French railway major Alstom has emerged as the lowest bidder for manufacture and maintenance of 100 aluminium Vande Bharat trainsets, valued at Rs 30,000 crore.
- ✓ The company, which is a major player in the Indian railway and urban transport sector, bid Rs 150.99 crore as the cost to manufacture one trainset, followed by a consortium of Swiss rolling stock company Stadler Rail and India's Medha Servo, which quoted Rs 169.9 crore to build one trainset
- ✓ The basic manufacturing cost would be paid upon delivery of the trainsets, while the remaining portion of close to Rs 17,000 crore would be paid for maintenance for a period of 35 years.
- ✓ The train is pegged to have a speed capability of 200 km per hour.

Q. The Indian G20 Presidency is organizing the third Employment Working Group EWG meeting in which city?

A) Geneva

B) Paris

C) Berlin

D) London

Answer : A

- ✓ The Indian G20 Presidency is organizing the third Employment Working Group EWG meeting at the International Labour Organization ILO headquarters in Geneva, Switzerland.
- ✓ It is a G20 tradition since the inception of the EWG, to organize an Employment Working Group at the side-lines of the ILO's annual International Labour Conference in Geneva.



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Q. How many railway stations to be upgraded under Amrit Bharat Station Scheme?

- A) 1,275 B) 1,325
C) 1,678 D) 1,897

Answer : A

- ✓ The Consultative Committee of Members of Parliament for the Ministry of Railways has resolved to upgrade 1,275 railway stations under Amrit Bharat Station.
- ✓ The decision was taken at a meeting in New Delhi. The meeting was chaired by Railway Minister Ashwini Vaishnaw.
- ✓ The catering services were given to passengers through either static or mobile units, adding that there were 473 pairs of trains with pantry cars/mini pantries and 706 pairs of trains with a train-side vending facility.

Q. Which insurance company has launched a term insurance plan for Type 2 diabetics?

- A) SBI General Insurance B) Bharti AXA General Insurance
C) Bajaj Allianz General Insurance D) Cholamandalam MS General Insurance

Answer : C

- ✓ Bajaj Allianz Life Insurance has launched an exclusive term plan Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c.
- ✓ This is a first-of-its-kind protection plan in the Indian life insurance industry designed especially for Type 2 diabetic and pre-diabetic individuals.
- ✓ The plan offers coverage by factoring in the nuances of the health condition of those having diabetes.

Q. Ashwani Kumar has been appointed as new MD & CEO of which bank?

- A) Bank of Baroda
B) Canara Bank
C) UCO Bank
D) Indian Overseas Bank

Answer : C

- ✓ The Appointments Committee of the Cabinet (ACC) has approved the appointment of Ashwani Kumar, Executive Director of Indian Bank as MD and CEO of UCO Bank.



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- ✓ Kumar will replace Soma Sankara Prasad, who is due to superannuate on May 31. It may be recalled that Centre had in December 2021 appointed Prasad as MD & CEO of UCO Bank.
- ✓ Ashwani Kumar will lead the public sector bank for period of three years from June 1
- ✓ About UCO Bank
- ✓ UCO Bank was established in 1943, as United Commercial Bank.
- ✓ Slogan of the bank is “Honours Your Trust“
- ✓ The bank also has two overseas branches in Singapore and Hong Kong.

NEWLY MD & CEO IN NEWS 2023

- Ashwani Kumar is new MD & CEO of UCO Bank.
- Karnataka Bank Appoints Srikrishnan Harihara Sarma as MD & CEO.
- Rajneesh Karnatak Named As New MD and Chairman Of Bank Of India.
- Debadatta Chand named as new Managing Director of Bank of Baroda.
- Sekhar Rao appointed as interim MD and CEO of Karnataka Bank.
- Manmeet K Nanda appointed as MD & CEO of Invest India.
- Ajay Kumar Srivastava has been elevated as Managing Director and CEO of Indian Overseas Bank.
- Tata Power approves re-appointment of Praveer Sinha as CEO and MD.
- Mahindra Finance Appointed Raul Rebello as MD and CEO-Designate.
- Tech Mahindra named former Infosys President Mohit Joshi as MD and CEO.
- K Satyanarayana Raju named as new MD and CEO of Canara Bank.
- Ashwani Kumar name as MD and CEO of UCO Bank.
- Pankaj Gupta named as MD and CEO of Pramerica Life Insurance.
- Arnab Banerjee named as MD & CEO of CEAT tyre.
- Pranav Haridasan to be new MD and CEO of Axis Securities.
- B Gopkumar named as Axis Mutual Fund’s MD and CEO.
- Anup Bagchi, MD & CEO, ICICI Prudential Life.
- K Krithivasan Appointed CEO Designate of Tata Consultancy Services (TCS).
- Surinder Chawla appointed as MD & CEO of Paytm Payments Bank.
- Rohit Jawa has been appointed as the new CEO and MD of Hindustan Unilever Ltd.



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Q. Every Year, June 01 is dedicated to celebrate which of these days?

- A) World Milk Day B) World Honey Day
C) World Water Day D) World Food Day

Answer : A

- ✓ World Milk Day is observed annually on 1 June and was created by the Food and Agriculture Organization (FAO) of the United Nations (UN) in 2001.
- ✓ World Milk Day aims to promote the consumption and benefits of milk around the world.
- ✓ The day aims to raise awareness and support initiatives related to the dairy industry.
- ✓ The theme for World Milk Day 2023 is "Showcasing how dairy is reducing its environmental footprint, while also providing nutritious foods and livelihoods."
- ✓ Every year November 26 is celebrated as National Milk Day in India.
- ✓ The day is being observed since 2014 to commemorate the birth anniversary of the Father of India's White Revolution, Dr. Verghese Kurien.
- ✓ Dr. Verghese Kurien is also nicknamed as Milkman of India.
- ✓ The day was fixed by all the dairy majors of the country including the National Dairy Development Board (NDDB), the Indian Dairy Association (IDA), along with 22 state level milk federations
- ✓ India is the world's largest milk producer.
- ✓ Uttar Pradesh is the highest milk producing state in India.

Q. Ahmednagar district will be named after warrior queen Ahilyabai Holkar. Ahmednagar is district of which state?

- A) Madhya Pradesh B) Gujarat
C) Rajasthan D) Maharashtra

Answer : D

- ✓ Maharashtra Chief Minister Eknath Shinde announced that Ahmednagar district will be named after warrior queen Ahilyabai Holkar.
- ✓ The announcement was made during a program organized at the birthplace of Ahilyabai Holkar on her 297th birth anniversary at Chondi village in Ahmednagar district.
- ✓ Ahilyabai Holkar, born in 1725, was a famous ruler of the Indore kingdom, known for her wisdom and compassion.



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Q. Which Card launched country's first mobile-based expense management card?

- A) IndusInd Card B) Karbon Card
C) LIC Card D) Citibank Card

Answer : B

- ✓ Karbon Card has launched a mobile-based expense management card for businesses and individuals wherein it offers its users uncapped cashback of upto 1%.
- ✓ In comparison to other prepaid instruments like UPI and debit cards, which do not offer any cashback, Card ++ differentiates itself by providing interesting cashback offers, incentivizing people for their spending. The unique feature adds value to the card, making it an option for users

INDIA'S FIRST IN NEWS 2023

- India's first International Multi Modal Logistics park in Joghopa, Assam.
- India's First Undersea Tunnel in Mumbai Set to Open by November 2023.
- According to the Kolkata Metro Rail Corporation, India's first underwater metro service, the East-West Metro Corridor project is expected to be completed by December 2023.
- Tech startup firm IG Drones has developed India's first 5G-enabled drone capable of vertical take-off and landing. This drone has been named Skyhawk.
- Union Minister for Road Transport and Highways Nitin Gadkari unveiled the country's first drone-air traffic management system "Sky UTM".
- India's First Centre of Excellence in Online Gaming to be set up in Shillong, Meghalaya.
- Luminous Power Technologies announced its plan to build the country's first green energy-based solar panel manufacturing factory in Uttarakhand.
- India's First AC Double Decker Electric Bus Introduced in Mumbai.
- NCERT Launched India's First National Assessment Regulator "PARAKH".
- PARAKH stands for The Performance Assessment, Review, and Analysis of Knowledge for Holistic Development.
- Uttar Pradesh on track to be first Indian state with 100% EVs in govt depts.
- Shivangi Singh being the first woman pilot to fly the Rafale fighter aircraft, is a trailblazer in the Indian Air Force.



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- India's first "Water Metro" services will be inaugurated by the Prime Minister Narendra Modi on April 25, 2023 in Kochi, Kerala.
- Mana village on India-China border in UK's Chamoli district declared as 'India's first village' by BRO.
- Narendra Modi has laid the foundation stone for India's first Digital Science Park coming up at the Technocity campus in Thiruvananthapuram, Kerala.
- PM Modi laid the foundation stone of the India's first urban transport ropeway on March 24, 2023, in Varanasi.
- City Union Bank (CUB) launched India's first Voice Biometric Authentication banking app for its mobile banking app which uses it to improve security.
- India's first semi high-speed regional rail services in NCR named 'RAPIDX'.
- India's first 3D-printed post office is being built in Bengaluru.
- NSE Indices Ltd, a subsidiary of National Stock Exchange (NSE), has launched India's first-ever Real Estate Investment Trusts (Reits) and Infrastructure Investment Trusts (InvITs) Index.
- India's first National Centre of Excellence in Green Port & Shipping (NCoEGPS) in Gurugram, Haryana.
- IPL India's first unicorn with a \$1.1 billion valuation.
- Northern India's first nuclear plant to come up in Haryana's Gorakhpur.
- MobiKwik becomes India's first app to Support Credit Cards on UPI.
- India's 1st National Metro Rail Knowledge Centre to be built in Delhi.

Q. Which Group has signed an MoU with the Gujarat government to set up a first-ever lithium-ion cell manufacturing gigafactory in Gujarat?

A) Adani Group

B) Mahindra Group

C) Aditya Birla Group

D) Tata Group

Answer : D

- ✓ Tata Group signed an agreement with the Gujarat state government to set up a giga-factory for manufacturing lithium-ion cells, with an estimated initial investment of around 130 billion rupees (\$1.6 billion).



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✓ A giga-factory of this kind will be operational in Gujarat for the production of the first-ever lithium-ion cells in India. This plant will have an estimated initial investment of around Rs.13,000 crore and will have a production capacity of 20 GWh

Q. Who has been appointed as the first woman Secretary General of the World Meteorological Organisation?

A) Soumya Swaminathan

B) Kristalina Georgieva

C) Petteri Taalas

D) Celeste Saulo

Answer : D

- ✓ Celeste Saulo of Argentina has been appointed as the first female Secretary-General of the World Meteorological Organization (WMO).
- ✓ Saulo won a landslide victory at the Congress of the United Nations Climate and Weather Agency in Geneva.
- ✓ She will take over from the outgoing secretary-general Petteri Taalas of Finland on January 1.
- ✓ Saulo has served as director of Argentina's National Meteorological Service since 2014.
- ✓ World Meteorological Organization (WMO)
- ✓ It was established in 1873 by the International Meteorological Organization.
- ✓ Headquarters – Geneva, Switzerland
- ✓ On March 23, 1950, the World Meteorological Organization became a specialised organisation of the United Nations.
- ✓ This organisation uses the latest information on meteorology, climatology, hydrology and related geophysical research to contribute to the safety and welfare of society.

FIRST'S FEMALE IN NEWS 2023

- Celeste Saulo of Argentina has been appointed as the first female Secretary-General of the World Meteorological Organization (WMO).
- Shalini Singh from Lucknow has become the first woman NCC cadet in India to complete a mountaineering course in the Himalayan region of Uttarakhand.
- Parminder Chopra becomes first woman Chairman and Managing Director (CMD) of Power Finance Corporation.



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- Amy Pope of the United States has been selected as the first female Director-General of the United Nations Migration Agency.
- Lieutenant Shivangi Singh is the first woman Rafale pilot to take part in Orion Exercise 2023.
- Wing Commander Deepika Mishra has become the first woman Air Force officer to receive the Gallantry Medal.
- New Zealand-born Kim Cotton has become the first female umpire to officiate in a Men's T20 International (T20I) cricket match involving two ICC full-member nations.
- Sheenu Jhawar becomes first woman president of TiE Rajasthan.
- American Space Agency, NASA has selected the first woman astronaut, Christina Koch for its Artemis II mission.
- Surekha Yadav, Asia's 1st woman loco pilot who now operates Vande Bharat, From Solapur to Chhatrapati Shivaji Maharaj Terminal (CSMT) in Maharashtra.
- Shalija Dhami becomes first woman officer to command a fighter unit in Indian Air Force (IAF).
- Colonel Geeta Rana became the first woman officer to command a field workshop.
- Captain Shiva Chauhan becomes the first women officer to be operationally deployed in the highest battleground in Kumar Post on the Siachen glacier.
- The first woman officer to be posted on foreign assignment in the Border Roads Organization (BRO) - Captain Surabhi Jakhmola.
- Rae Bareilly's hockey stadium is named after hockey star Rani Rampal, first woman player from India to achieve this feat.
- Hekani Jakhalu became the first female MLA of Nagaland Assembly.
- Equatorial Guinea appoints Manuela Roka Botey as first female PM.
- Indian-origin Manpreet Monica Singh sworn in as 1st female Sikh judge of USA.
- Santhi Kumari Appointed as First Woman Chief Secretary of Telangana.
- Saudi Arabia's Rayna Barnawi first female astronaut is set to go into space this year .
- Dina Boluarte became Peru's first female president.
- FIFA has announced that Stephanie Frappart of France will be the first woman to referee a men's World Cup match.
- PT Usha Become First Women President of Indian Olympic Association.



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Q. Consider the following statements regarding Small Finance Banks (SFBs)

- 1. They are required to extend 75% of their Adjusted Net Bank Credit to Priority Sector Lending.**
- 2. SFBs are required to open at least 50% of their total branches in unbanked rural areas.**

Which of the statements given above is/are correct?

- A) 1 only B) 2 only
C) Both 1 and 2 D) Neither 1 nor 2

Answer : A

- ✓ The Reserve Bank of India (RBI)-appointed director, recently resigned from the board of Ujjivan Small Finance Bank (SFB).
- ✓ **About Small Finance Banks (SFBs) :**
- ✓ SFBs are specialized banks that are licensed by RBI to provide financial services and products to low-income individuals and underserved communities, including microfinance and micro-enterprise services, as well as other basic banking services.
- ✓ Aim : To provide financial inclusion to these segments of the population who are often excluded from the traditional banking system.
- ✓ SFBs help them to have access to financial products such as small loans, savings, insurance, and other basic banking services.
- ✓ SFBs are registered as public limited companies under the Companies Act, 2013 and governed by Banking Regulations Act, 1949; RBI Act, 1934 and other relevant Statutes and Directives from time to time.
- ✓ **The guidelines for SFBS were introduced in 2014 by RBI. RBI Guidelines on SFBs in India are :**
- ✓ SFBs are granted the scheduled bank status after being operational and are deemed suitable under section 42 of the RBI Act, 1934.
- ✓ They are required to maintain a minimum Capital to Risk-Weighted Assets Ratio (CRAR) of 15%.
- ✓ They are required to extend 75% of their Adjusted Net Bank Credit to Priority Sector Lending.
- ✓ SFBs are required to open at least 25% of their total branches in unbanked rural areas.
- ✓ The minimum paid-up voting equity capital for small finance banks shall be Rs.200 crore.
- ✓ SFBs are required to maintain at least 50% of their loan portfolio as microfinance and advances of up to Rs. 25,00,000.



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Q. Which Country to host world's largest Conservation Conference in 2025?

A) UAE

B) India

C) Bangladesh

D) United States

Answer : A

- ✓ UAE to Host World's Largest IUCN World Conservation Congress 2025.
- ✓ The next International Union for Conservation of Nature (IUCN) World Conservation Congress will be held from 9 to 15 October 2025 in Abu Dhabi, United Arab Emirates.
- ✓ The United Arab Emirates was selected as the host country based on a rigorous evaluation process of its candidature.
- ✓ The United Arab Emirates has a long-standing collaboration with IUCN, with seven IUCN Member organizations and the National Committee based there.
- ✓ The country is home to 50 scientific and policy experts who are members of IUCN Commissions.
- ✓ About IUCN World Conservation Congress
- ✓ The IUCN Congress is the world's largest conservation event, held every four years.
- ✓ The Congress brings together leaders from government, civil society, Indigenous peoples' organizations, business, and academia.
- ✓ Its purpose is to determine the world's most pressing environmental and development challenges and develop actions to address them.
- ✓ The Congress will focus on delivering the Global Biodiversity Framework adopted by over 190 countries in December.
- ✓ The Framework includes targets to enhance the conservation of ecosystems, species, and genetic diversity.

UAE IN NEWS 2023

- UAE to Host World's Largest IUCN World Conservation Congress 2025.
- Etihad Airways, the national airline of the UAE, has been named the Environmental Airline of the Year 2023 for the second year in a row at the Airline Rating Awards.
- UAE India's second largest export destination and third largest source of imports.
- The first conference of I2U2 Business Forum, a joint initiative of India, Israel, the US and the United Arab Emirates, was held on 22 February 2023 in Abu Dhabi (UAE).



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- United Arab Emirates (UAE) will host the 13th World Trade Organisation (WTO) Ministerial meeting in February 2024.
- UAE will host the 28th Conference of the Parties to the UN Framework Convention on Climate Change (COP28) in November 2023.
- Asian Infrastructure Investment Bank (AIIB) signed an agreement to set up its first overseas office in Abu Dhabi Global Market.
- UAE and India launched the UAE India Business Council - UAE Chapter (UIBCUC) to strengthen economic ties and enhance bilateral trade and investment.
- EDGE, UAE's leading defence group signed a Memorandum of Understanding with India's aerospace firm Hindustan Aeronautics (HAL) at the International Defence Exhibition and Conference (IDEX).
- India, France, UAE Establish Trilateral Cooperation Initiative, in fields including Energy, Defence & Economy.
- India's Unified Payments Interface (UPI) is shortly to be connected to comparable networks in Indonesia, Mauritius, and the United Arab Emirates (UAE).
- RBI, Central Bank of UAE sign MoU to promote innovation in financial products and services.
- Sheikh Mohamed bin Zayed Al Nahyan appointed President of UAE.
- Emaar, a Dubai-based real estate developer, has become the first foreign company to invest in a mega-mall spread over one million square feet in Srinagar.
- Indian Air Force contingent of 110 Air Warriors reached Al Dahfra airbase of United Arab Emirates (UAE) on 25 February for participating in Exercise 'Desert Flag VIII.
- President of the United Arab Emirates (UAE), Sheikh Mohamed bin Zayed Al Nahyan, has appointed Sheikh Mansour bin Zayed Al Nahyan, his brother, as the Vice President of the country.
- Agricultural and Process Food Export Development Authority (APEDA) is participating in the 28th edition of Gulfood 2023 which will be held in UAE.
- The 'Study in India Pavilion' at the Global Education & Training Exhibition (GETEX) in Dubai, UAE.
- HDFC Bank and UAE-based financial services company Lulu Exchange, have partnered to strengthen cross-border payments between India and Gulf Cooperation Council (GCC) region.
- About UAE



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- Official Language : Arabic
- Capital : Abu Dhabi
- Currency : Emirati Dirham
- President of UAE : Sheikh Khalifa bin Zayed bin Sultan Al Nahyan
- Prime Minister: Sheikh Mohammed ibn Rashid Al Maktoum

Q. Who has launched the Unified Registration Portal for 'GOBARdhan'?

- A) Ashwini Vaishnaw B) Amit Shah
C) Narendra Singh Tomar D) Gajendra Singh Shekhawat

Answer : D

- ✓ Union Minister for Jal Shakti, Shri Gajendra Singh Shekhawat launched the Unified Registration Portal for GOBARdhan which will act as a one stop repository to assess investment and participation in Biogas/CBG sector at pan India level and more importantly streamline the process of setting up CBG/Biogas plants in India.
- ✓ Galvanizing Organic Bio-Agro Resources Dhan (GOBARdhan) is a vital umbrella initiative of Government of India, based on the whole of Government approach and aims to convert waste to wealth towards promoting circular economy.
- ✓ Government of India intends to build a robust ecosystem for setting up Biogas/Compressed Biogas (CBG)/Bio-Compressed Natural Gas (CNG) plants to drive sustainable economic growth and promote a circular economy.

Q. Indian UPI Transactions Reach Record High of How many Trillions in May 2023?

- A) Rs 12.7 Trillion B) Rs 14.3 Trillion
C) Rs 15.6 Trillion D) Rs 16.9 Trillion

Answer : B

- ✓ Unified Payment Interface (UPI) transactions in May 2023 scaled a new high of Rs 14.3 trillion in terms of value and 9.41 billion in volume. It is a 2 per cent rise in value (Rs 14.07 trillion) and 6% in volume (8.89 billion) compared to April 2023.



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- ✓ Transactions worth around Rs 3.96 trillion happened in the last ten days of May, according to data from the National Payments Corporation of India (NPCI). Compared to May in Financial Year 2022-23, transaction volume increased by 58% and value by 37%.
- ✓ Immediate Payment Service (IMPS) transactions saw a marginal rise of around 1% to Rs 5.26 trillion, compared to Rs 5.21 trillion in April 2023.
- ✓ FASTag transactions in May saw a 10% rise in volume terms from 305 million in April to 335 million in May 2023.
- ✓ Aadhaar Enabled Payment System (AePS) declined 2.35% to 99.6 million in May, compared to 102 million in April

Q. Which state govt has signed an MoU with Bajaj Finserv to invest 5,000 crore rupees?

- A) Maharashtra
B) Gujarat
C) Uttar Pradesh
D) Karnataka

Answer : A

- ✓ Bajaj Finserv Ltd signed a Memorandum of Understanding (MoU) with Maharashtra government, to develop ₹5000 crore projects in Pune.

Q. City Investments to Innovate, Integrate and _ has been approved for four years (2023-2027).

- A) Sustain 1.0
B) Sustain 2.0
C) Sustain 3.0
D) Sustain 4.0

Answer : B

- ✓ The Union Cabinet chaired by the Hon'ble Prime Minister Shri Narendra Modi, has approved the City Investments to Innovate, Integrate and Sustain 2.0 (CITIIS 2.0).
- ✓ CITIIS 2.0 is a program conceived by the Ministry of Housing and Urban Affairs (MoHUA) in partnership with the French Development Agency (AFD), Kreditanstalt für Wiederaufbau (KfW), the European Union (EU), and National Institute of Urban Affairs (NIUA).
- ✓ The program will run for a period of four years, i.e., from 2023 till 2027.
- ✓ The funding for CITIIS 2.0 would include a loan of Rs.1760 crore (EUR 200 million) from AFD and KfW (EUR 100 million each) and a technical assistance grant of Rs.106 cr. (EUR 12 million) from the EU.



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Q. Which medium-range ballistic missile was successfully test-fired from APJ Abdul Kalam Island?

- A) Agni-1
B) Agni-2
C) Agni-3
D) Agni-4

Answer : B

- ✓ Odisha's APJ Abdul Kalam Island medium-range ballistic missile, Agni-II successfully trained. Last December, India successfully test-fired Agni-5, a nuclear-capable ballistic missile capable of hitting targets up to 5,000 km away.
- ✓ Agni-1 to Agni-4 missiles have a range of 700 km to 3,500 km and have already been developed

Q. India defeated which team to win the Men's Hockey Junior Asia Cup title?

- A) Sri Lanka
B) Pakistan
C) Nepal
D) Bangladesh

Answer : B

- ✓ India has won the Men's Hockey Junior Asia Cup-2023 title by defeating Pakistan 2-1. India has won this title record for the fourth time.

Q. Which Indian wrestler has won gold medal in UWW ranking series?

- A) Ritika
B) Manisha
C) Sarita Mor
D) Avni Singh

Answer : B

- ✓ Indian wrestlers won three medals at the UWW Ranking Series event in Bishkek, with Manisha winning the gold, Ritika the silver and Sarita Mor the bronze.
- ✓ India has won four medals including 1 gold, 1 silver and 2 bronze in this competition.
- ✓ Manisha won the gold medal after winning four matches in four rounds. United World Wrestling is the international governing body for the sport of wrestling.

Q. Union Minister for Road Transport and Highways Nitin Gadkari has inaugurated two National Highway projects in which state worth Rs 48 crore?

- A) Gujarat
B) Kerala
C) Tamil Nadu
D) Karnataka



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Answer : A

- ✓ Union Minister for Road Transport and Highways Nitin Gadkari has inaugurated two National Highway projects in Vadodara, Gujarat worth Rs 48 crore.
- ✓ One of the projects focuses on the improvement of the Ahmedabad-Vadodara section of National Highway 48 near Dumad Chowkdi. Spanning approximately 3 kilometers, this project has been inaugurated at a cost of Rs 27.01 crore.
- ✓ The second project, costing Rs 17 crore, stretches about 1 kilometer near Dena Junction on National Highway 48 in Vadodara.

GUJARAT IN NEWS 2023

- Urban-20 City Sherpas' meet begins at Ahmedabad in Gujarat.
- India's largest power company NTPC Ltd has commissioned India's first green hydrogen blending project at Kawas, Gujarat.
- BJP leader Bhupendra Patel took oath as the Chief Minister of Gujarat for a second straight term.
- Madhvendra Singh has been appointed as the first Chief Executive Officer (CEO) of Gujarat Maritime Cluster by Gujarat Ports Infrastructure Company Limited.
- First G20 Tourism Working Group meeting at Dhordo in Kutch region of Gujarat.
- Former Gujarat governor and veteran Bharatiya Janata Party (BJP) leader Om Prakash Kohli passed away.
- Gujarat Day is celebrated on May 1 every year. The state was established on May 1, 1960.
- Chief Minister Bhupendra Patel has declared the last week of April as "Swagat Saptah" in commemoration of the completion of 20 years of the "State Wide Attention on Grievances by Application of Technology" (SWAGAT) initiative.
- Deakin University of Australia to set up campus in GIFT city.
- Two Australian Universities Wollongong and Deakin to set up Campuses in Gujarat's GIFT City.
- The Youth 20 India Summit will be held at the Maharaja Sayajirao University Vadodara in Gujarat.
- International Kite Festival 2023 begins in Ahmedabad, Gujarat.
- Vedanta-Foxconn JV choose Dholera SIR for India's first semiconductor facility



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Q. Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme has recently successfully completed how many years?

A) 2

B) 3

C) 4

D) 5

Answer : B

- ✓ PM SVANidhi Scheme Celebrates Successful Completion of 3 Years
- ✓ Union Minister Hardeep Singh Puri complimented the Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme on the occasion of its successful completion of 3 momentous years.
- ✓ The scheme was launched in June 2020.
- ✓ Objective – To empower street vendors by restoring self-employment, self-sustenance, and self-confidence.
- ✓ Over the years, PM SVANidhi has emerged as one of the most beneficial and rapidly growing micro-credit schemes in India, fostering financial inclusion, digital literacy, and offering dignity and stability to street vendors.
- ✓ The scheme offers working capital loans in three installments to street vendors and has successfully provided microcredit to over 3.6 million street vendors across the country.
- ✓ As of 30th June 2023, a sum of Rs. 4.85 million loan applications have been approved with over 4.64 million loans disbursed amounting to a cumulative sum of Rs. 5,795 crore.
- ✓ The Government of India has extended the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme beyond March, 2022.
- ✓ The extension of the lending period will be till December 2024.
- ✓ Introduction of 3rd loan of upto ₹50,000 in addition to 1st & 2nd loans of ₹10,000 and ₹20,000 respectively.
- ✓ To extend 'SVANidhi Se Samridhi' component for all beneficiaries of PM SVANidhi scheme across the country.
- ✓ About PM Svanidhi Yojana
- ✓ PM Svanidhi Yojana was launched on June 1, 2020.
- ✓ This scheme was started with the aim of providing financial support to small shopkeepers and hawkers.
- ✓ Under the PM Svanidhi Yojana, people who sell goods on the street tracks or do other small jobs can take a loan of up to ₹ 10,000 from the bank.
- ✓ After repaying the loan taken in the first instance, the beneficiary can get a loan of up to ₹ 20,000 in the second time and up to ₹ 50,000 in the third time.



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- ✓ The tenure of the Svanidhi scheme was earlier till March 2022, but the government has extended the deadline of the Svanidhi scheme till December 2024.

Q. Which state police has recently launched a massive state-wide operation named “OP Clean”?

- A) Haryana
- B) Punjab
- C) Uttar Pradesh
- D) Madhya Pradesh

Answer : B

- ✓ Punjab Police has launched a massive state-wide operation named “OP Clean” wherein 650 police teams comprising over 5,000 personnel raided more than 2,000 locations across the state to keep a tab on activities of people involved in the smuggling of commercial quantities of drugs.
- ✓ As many as 650 police teams, involving over 5,500 police personnel, raided 2,247 locations and conducted searches at 2,125 houses of people having involvement in drug smuggling cases.
- ✓ The police teams recovered 1.8 kg heroin, 82 kg poppy husk, 1 kg opium, Rs 5.35 lakh drug money and four weapons from them, besides recovering illicit liquor, lahan (raw material used to make liquor) and vehicles after registering 48 FIRs across the state.

Q. Who is the author of a book titled “Ringside”?

- A) Vijay Darda
- B) Rima Huja
- C) Shashi Tharoor
- D) Chetan Bhagat

Answer : A

- ✓ Renowned author and Congress MP Dr. Shashi Tharoor has released the book “Ringside” written by Lokmat Media Group Editorial Board Chairman and former MP Dr. Vijay Darda.
- ✓ The book is a captivating compilation of Darda’s weekly articles, which were published in the Lokmat Media Group newspapers and other prominent national and regional dailies of the country between 2011 and 2016.
- ✓ “RINGSIDE” will take readers on an intellectual journey encompassing science, environment, economy, security, social developments, sports, arts, culture, foreign policy, and national and international affairs.



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FAMOUS BOOKS AND AUTHORS IN NEWS 2023

- The Golden Years: The Many Joys of Living a Good Long Life Ruskin Bond
- Ringside Vijay Darda
- Guts Amidst Bloodbath: The Anshuman Gaekwad Narrative Aditya Bhushan
- "The Indian Metropolis: Deconstructing India's Urban Spaces" :Feroze Varun Gandhi.
- Made in India: 75 Years of Business and Enterprise" : Amitabh Kant .
- Milk and Honey : Rupi Kaur .
- Collective Spirit, Concrete Action : Shashi Shekhar Vempati.
- "Reflections" : Narayanan Vaghul.
- Jaidip Mukerjea : Autobiography titled "Crosscourt".
- 'Sachin@50'- Celebrating A Maestro : Boria Majumdar.
- "The Great Bank Robbery: NPAs, Scams and the Future of Regulation" : Pattabhi Ram & Sabyasachee Dash.
- "Gandhi: Siyasat aur Sampradaiykta" : Piyush Babele.
- "Courting India: England, Mughal India and the Origins of Empire" : Nandini Das.
- "War & Women" : Dr MA Hasan.
- 'Why can't Elephants be Red?' : Vani Tripathi Tikoo.
- Phoolange : Lekhnath Chhetri.
- Pyre : Perumal Murugan.
- Ghulam Nabi Azad's Autobiography 'Azaad' .
- "A Matter of the Heart: Education in India" : Anurag Behar.
- Snakes in the Ganga: Breaking India 2.0 : Shri Rajiv Malhotra and Vijaya Viswanathan.
- "Bipin: The Man Behind the Uniform" : Rachna Biswat Rawat.
- Ambedkar a Life : Shashi Tharoor.
- "The World: A Family History of Humanity," : Simon Sebag Montefiore.
- "Revolutionaries In India's Freedom Struggle:" : Sanjeev Sanyal.
- "India's Knowledge Supremacy: The New Dawn" : Ashwin Fernandes.
- "The Light We Carry Overcoming In Uncertain
- Times" : Michelle Obama.



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- Brave Hearts of Bharat, Vignettes from Indian
- History : Vikram Sampath.
- Freedom at Midnight, "City of Joy" : Dominique Lapierre.
- Forks in the Road My Days at RBI and Beyond : Chakravarthi Rangarajan.
- 'The World: A Family History' : Simon Sebag.
- Winning the Inner Battle : Shane Watson.
- Nuclearization of Asia : Rene Naba.
- From dependence to Self-Reliance : Bimal Jalan.
- The Philosophy of Modern Song : Bob Dylan
- India's Struggle for Independence – Gandhian Era : P. Jyothimani.
- "As Good as My Word" : KM Chandrasekhar..
- 'Victory City' : Salman Rushdie
- "The Poverty of Political Economics" : Meghnad Desai

Q. Which of the following country has launched its first commercial-grade satellite?

- A) North Korea
- B) South Korea
- C) Iran
- D) Saudi Arabia

Answer : B

- ✓ South Korea has launched its first commercial-grade satellite.
- ✓ The commercial-grade satellite was launched by the Naro Space Center in Gohang, South Korea, using a Launch Nuri rocket.
- ✓ The main satellite objectives include verifying imaging radar technology and observing cosmic radiation in near-Earth orbit.
- ✓ The main satellite, called "Next Generation Small Satellite 2", was accompanied by seven cube-shaped satellites.
- ✓ South Korea also plans to launch three more Nuri rockets by 2027.

Q. Which state government has set up an expert committee to review the 1972 reservation policy?

- A) Odisha
- B) Assam
- C) Meghalaya
- D) Uttar Pradesh



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- ✓ The individual health warnings will first appear on king-size cigarettes by the end of July 2024, and by the end of April 2025, other varieties, regular-size cigarettes and little cigars with tipping paper, and tubes, will follow.

Q. Who has been appointed as the new Chairman and Managing Director of Steel Authority of India Ltd (SAIL)?

- A) Ajit Kumar Saxena B) Amarendu Prakash
C) Rajesh Kumar D) Rajiv Dixit

Answer : B

- ✓ Amarendu Prakash has been appointed as the new Chairman and Managing Director of Steel Authority of India Ltd (SAIL).
- ✓ He was earlier Director (In-Charge) of SAIL's Bokaro Steel Plant.
- ✓ Prakash is heading the Bokaro Steel Plant as Director-in-Charge from September 2020.
- ✓ Under Prakash's leadership, Bokaro Steel Plant achieved remarkable production records in FY22 and FY23.
- ✓ Steel Authority of India Limited (SAIL)
- ✓ Founded : 19 January 1954
- ✓ Headquarters : New Delhi

Q. Edgars Rinkevics was elected as the new president of which country?

- A) Latvia B) Kenya
C) Ethiopia D) Zimbabwe

Answer : A

- ✓ Edgars Rinkevics elected as new president of Latvia
- ✓ Edgars Rinkevics, Latvia's foreign minister since 2011, has been elected as the country's new president.
- ✓ The 100-seat Saeima legislature elected Edgars Rinkevics, the country's top diplomat since 2011, as president to serve for a four-year term.
- ✓ In 2014, he announced that he is "proudly" homosexual, will be the first openly gay president in the Baltic nations
- ✓ Latvia declared independence in 1918 but was later occupied by the Soviet Union in 1940.



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Q. Who has become the first woman from Tamil Nadu to climb the world's highest peak, Mount Everest?

- A) Premlata Agarwal B) Krushnaa Patil
C) Malavath Purna D) Muthamizh Selvi

Answer : D

- ✓ Tamil Nadu's Muthamizh Selvi climbs Mount Everest.
- ✓ A teacher from Chennai became the first woman from Tamil Nadu to climb Mount Everest. Muthamizh Selvi set out on the quest to scale the world's highest peak on April 2.
- ✓ Muthamizh Selvi, who teaches Japanese in Chennai.

TAMIL NADU IN NEWS 2023

- Muthamizh Selvi, first Tamil Nadu woman to scale Mt Everest.
- Tamil Nadu government declared Thanthai Periyar Wildlife Sanctuary as the 18th wildlife sanctuary in the state..
- Tamil Nadu becomes first state to launch its own Climate Change Mission.
- Tamil Nadu govt to launch five-year Tamil Nadu Millet Mission.
- In a first of its kind initiative in India, the Government of Tamil Nadu announced the 'Nilgiri Tahr Project' .

Q. The third G20 Health Working Group meeting begins in which city?

- A) Bengaluru B) Hyderabad
C) New Delhi D) Mumbai

Answer : B

- ✓ The 3rd G20 Health Working Group meeting was formally opened in Hyderabad.
- ✓ Minister of State for Health Family Welfare Bharati Pravin Pawar behalf of Union Minister Dr Mansukh Mandaviya, is taking forward the agenda of the G20 Health Track under India's Presidency.
- ✓ She emphasized leveraging the existing global health systems and regional health practices in a synergic manner to achieve universal health services accessible to all.



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- ✓ The 3-day meeting is focusing on priorities including Health Emergencies Prevention, Preparedness, and Response, Access, and Availability to Affordable Medical countermeasures, and Digital Health.
- ✓ Government is committed to providing all health and medical service by the year 2030.
- ✓ First G20 Health Working Group Meeting begins in Thiruvananthapuram, Kerala.
- ✓ The second Health Working Group meeting under the chairmanship of the Indian G20 began in Goa.
- ✓ DON'T CONFUSED

INDIA'S G20 SUMMIT IN NEWS 2023

- The third meeting of the G20 Health Working Group (HWG) was held at Hyderabad .
- The three-day Anti-Corruption Working Group meeting under the G20 India Presidency concluded in Tehri, Uttarakhand.
- Second G-20 Anti-Corruption Working Group meeting concluded in Rishikesh (Tehri), Uttarakhand.
- The second Trade and Investment Working Group meeting under the G20 India Presidency began in Bengaluru.
- Second G-20 Disaster Risk Reduction Working Group meeting begins in Mumbai.
- The third meeting of the G-20, Tourism Working Group began on 22 May in Srinagar, Jammu and Kashmir.
- second G20 Culture Group meeting, also known as the CWG meeting, took place on 14 May in Bhubaneswar, Odisha.
- Science 20 Engagement Group meeting on Universal Holistic Health began under India's G20 chairmanship in Lakshadweep, Bangaram Island.
- G20 Second Digital Economy Working Group meeting begins in Hyderabad, Telangana.
- Second Health Working Group meeting begins in Goa
- Second meeting of the G20 Development Working Group was held in Kumarakom, Kerala
- 2nd G20 Empower meeting of Ministry of Women and Child Development begins in Thiruvananthapuram, Kerala.
- 2nd G20 Sustainable Finance Working Group meeting begins in Udaipur, Rajasthan.
- First meeting of the Sustainable Finance Working Group (SFWG) was held in Guwahati, Assam.
- First G20 Disaster Risk Reduction Working Group meeting begins in Gandhinagar, Gujarat
- First meeting of the G20 Trade and Investment Working Group began in Mumbai, Maharashtra.



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- Startup 20 Engagement Group under India's G-20 Presidency began a two-day meeting in Gangtok, Sikkim.
- Second Education Working Group meeting of G20 countries begin in Amritsar, Punjab.
- First meeting of G20 Education Working Group (G20 EWG) 2023 was held in Chennai, Tamil Nadu.
- The First G20 Culture Group (CWG) meet to be organised in Khajuraho, Madhya Pradesh
- First Agriculture Representatives Meeting (ADM) of the Agriculture Working Group (AWG) under the G20 chairmanship of India was held in Indore, Madhya Pradesh
- First Digital economy working group meeting of G20 to be held in Lucknow, Uttar Pradesh.
- G-20 EMPOWER Group of the Ministry of Women and Child Development began in Agra, Uttar Pradesh.
- First G20 Tourism Working Group meeting at Dhordo in Kutch region of Gujarat.
- First meeting of the G-20 Energy Transition Working Group under the chairmanship of India will be held in Bengaluru , Karnataka
- First G20 Employment Working Group meeting began in Jodhpur, Rajasthan.
- First meeting of the Youth 20 group as part of the G20 summit will be held in Guwahati, Assam.
- First G-20 Environment meeting under the G-20 India Presidency will be held at the Taj West End in Bengaluru , Karnataka.
- First meeting was the G-20 Sherpa meeting held in Udaipur in the first week of December 2022.
- First G-20 finance and central bank representatives meeting held in Bengaluru, Karnataka.
- First meeting under the Finance track agenda of the G-20 meeting will take place in Bengaluru, Karnataka.
- G20 Meeting of Agricultural Chief Scientists (MACS), is scheduled to take place in Varanasi, Uttar Pradesh.
- First meeting of the G20 Trade and Investment Working Group in Mumbai, Maharashtra.
- First G-20 Meeting to Take Place in Puducherry on January 31.
- G-20 meeting of Anti Corruption Working Group begins in Gurugram, Haryana.
- A think-20 meeting of G20 organized in Bhopal, Madhya Pradesh.
- G20, the B20 Inception Meeting took place in Gandhinagar, Gujarat.
- G20 foreign minister meeting is scheduled to take place in Pragati Maidan, New Delhi.
- First G20 Infrastructure Working Group meeting begins Pune.



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- Thiruvananthapuram, Kerala, will host the inaugural G20 Health Working Group conference.
- Hyderabad will host the inaugural meeting of the G20 Startup20 Engagement Group.
- Chandigarh will host the inaugural meeting of the G20 International Financial Architecture Working Group.
- First meeting of the Development Working Group (DWG) under India's G20 Presidency is taking place in Mumbai.
- **INDIAN PRESIDENCY OF G 20**
- India officially assumed the Presidency of G20 on 1 December 2022 from Indonesia.
- The summit meeting of the Head of the States and the leaders of the G20 is scheduled to be held in September 2023 in New Delhi.
- The theme of India's G20 Presidency—"Vasudhaiva Kutumbakam" or "One Earth One Family One Future"—is drawn from the ancient Sanskrit text of the Maha Upanishad.
- India's G-20 Sherpa Amitabh Kant.
- **Group of Twenty (G-20)**
- The G-20 was founded back in 1999 after the Asian financial crisis.
- The Group of Twenty (G-20) comprises 19 countries (Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkiye, the United Kingdom, and the United States) and the European Union.
- The G-20 members represent around 85 per cent of the global GDP, over 75 per cent of the global trade, and about two-thirds of the world population.
- India has been a member of the G20 since its inception in 1999.
- **LIST OF G20 SUMMIT**
- 1st G20 Summit 2008 – USA
- 16th G20 summit 2021 – Italy
- 17th G20 summit 2022 – Indonesia
- 18th G20 summit 2023 – India
- 19th G20 summit 2024 – Brazil
- 20th G20 Summit 2025 – South Africa



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Q. State Bank of India has launched 'Project Kuber' in Which Circle?

A) Hyderabad Circle

B) Bengaluru Circle

C) Vijayawada Circle

D) Chennai Circle

Answer : B

- ✓ State Bank of India (SBI), Bengaluru Circle, recently launched 'Project Kuber' to meet the banking needs of its customers.
- ✓ Project Kuber' aims to facilitate, and cater to various banking requirements of customers in Bengaluru Circle.
- ✓ Project Kuber' aims to facilitate, and cater to various banking requirements of customers in Bengaluru Circle.
- ✓ The project includes the establishment of four Transaction Banking Hubs and one Corporate Salary Package Hub.
- ✓ These hubs will focus on increasing SBI's market share in liability products.
- ✓ The hubs will serve as a one-stop destination for digital banking services such as Yono Business, e-Payments, Cash Management Products, and more.

SBI IN NEWS 2023

- State Bank of India (SBI), Bengaluru Circle, recently launched 'Project Kuber' to meet the banking needs of its customers.
- State Bank of India (SBI), the country's biggest lender, has raised USD 750 million through bonds to fund offshore business growth.
- State Bank of India (SBI) launched a coffee table book titled "The Banker to Every Indian" and the book celebrates 75 years of Indian independence and 200 years of SBI's history.
- SBI to launch new current accounts and savings accounts in FY24 to attract deposits.
- The bank intends to launch two new variants of current accounts, one with a balance of ₹50,000 and another with a balance of ₹50 lakh. It also plans to introduce a new savings account called "Parivar" (family) account.
- State Bank of India (SBI) announced the completion of a \$1 billion syndicated social loan facility.
- The facility of \$1 billion was arranged through MLABs, MUFG bank and Taipei Fubon Commercial Bank Co.
- State Bank of India (SBI) has partnered with the NGO That's Eco Foundation to donate ₹48 lakh for the plantation of 32,000 tree saplings at Garden City University in Bengaluru.



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- State Bank of India (SBI) has raised Rs 3,717 crore through its third Basel III compliant Additional Tier 1 bond issuance in the current financial year at coupon rate of 8.25 per cent..
- SBI reintroduces 400 days 'Amrit Kalash' retail term deposit scheme and provides an interest rate of 7.6% for senior citizens.
- State Bank of India (SBI) has launched its coffee table book named 'The Banker to Every Indian'.
- Commercial Indo Bank LLC (CIBL) is a joint venture in Russia between SBI (60 per cent) and Canara Bank (40 per cent).
- SBI announces completion of \$1 billion Syndicated Social Loan Facility.
- Warehousing Development Regulatory Authority (WDRA) signed a memorandum (MoU) of understanding with State Bank of India to help farmers in getting low interest rate loans.
- According to the Indian Banks' Association (IBA)'s report titled "EASE Reforms Index for the first quarter of FY23" the State Bank of India(SBI) was adjudged as the Best Bank in adopting reforms prescribed for Public Sector Banks(PSB).
- SBI on 5 December 2022 announced that its personal banking advances excluding high value home loans have crossed the Rs 5 lakh-crore mark as on 30 November 2022.
- State Bank of India (SBI), India's largest lender, approved raising Rs 10,000 crore through infrastructure bonds during the financial year 2023 (FY23) including a greenshoe option of Rs 5,000 crore.
- STATE BANK OF INDIA (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Dinesh Kumar Khara
- Managing Director (4) : Alok Kumar Choudhary, Swaminathan Janakiraman, Challa Sreenivasulu Setty and Ashwini Kumar Tewari
- Imperial Bank of India was previous name of SBI
- The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
- Tagline of State Bank of India
 - (1) Pure Banking Nothing Else
 - (2) With you all the way
 - (3) A bank of the common man



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(4) The banker to every Indian

(5) The Nation banks on us.

- It is one of the largest and oldest banks in India.

Q. Union Minister for Health and Family Welfare, Dr Mansukh Mandaviya has inaugurated the state-of-the-art National Training Centre for Food Safety and Standards Authority of India (FSSAI) in which city?

A) Patna

B) Ghaziabad

C) Visakhapatnam

D) Gurugram

Answer : B

- ✓ Union Minister for Health and Family Welfare, Dr Mansukh Mandaviya has inaugurated the state-of-the-art National Training Centre for Food Safety and Standards Authority of India (FSSAI) at Ghaziabad, Uttar Pradesh.
- ✓ He emphasized the need for Swasth Nagrik to create a Swastha Rashtra, leading to a Samruddha Rashtra, and urged citizens to adopt India's traditional food habits and way of life for wellness and preventive healthcare.
- ✓ The people who will train at the National Training Centre of FSSAI will play a significant role in creating healthy citizens in the country, as they will ensure quality standards for food are followed in the country.

FSSAI IN NEWS 2023

- Union Minister for Health and Family Welfare, Dr Mansukh Mandaviya has inaugurated the state-of-the-art National Training Centre for Food Safety and Standards Authority of India (FSSAI) at Ghaziabad, Uttar Pradesh.
- Varanasi Cantt Railway Station of the Indian Railways has been awarded the 5-Star 'Eat Right Station' certification for providing high quality nutritious food to the passengers.
- The Food Safety and Standard Authority of India (FSSAI) has awarded the food provided by the Bulandshahr prison of Uttar Pradesh a five-star rating and the tag 'Eat Right Campus'. Bulandshahr Jail is the second prison after Farrukhabad jail to get this tag from Uttar Pradesh..



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- ✓ Punjab University, Chandigarh regain champions crown as Guru Nanak Dev University fall short despite Fencing sweep on final day, after a gap of one edition of the Khelo India University Games..
- ✓ PUC finished with an overall tally of 69 medals including 26 gold, 17 silver and 26 bronze medals.
- ✓ GNDU amassed 24 gold, 27 silver and 17 bronze medals to finish second and in the top three for the very first time.

Q. Who is the author of the book titled “The Power of One Thought: Master Your Mind”?

- A) Zuni Chopra
- B) Durjoy Dutta
- C) BK Shivani
- D) Samhita Arni

Answer : C

- ✓ “The Power of One Thought: Master Your Mind” is a book by BK Shivani that aims to guide readers toward personal transformation.
- ✓ The book is published by HarperCollins India.
- ✓ Shivani was also honored with ‘Nari Shakti Puraskaar’ in 2017.
- ✓ Since 2017, she has been appointed as a Goodwill Ambassador by the World Psychiatric Association.
- ✓ HarperCollins India was awarded the Publisher of the Year Award three times, in 2015, 2016, and 2018.

Q. According to CSE Report, Which state ranks top on overall environmental performance 2023?

- A) Bihar
- B) Meghalaya
- C) Telangana
- D) Uttar Pradesh

Answer : C

- ✓ A non-profit Centre for Science and Environment (CSE) released its annual compendium, titled 'State of India's Environment 2023.
- ✓ It is based on four parameters i.e. environment, agriculture, public health, and infrastructure.
- ✓ In terms of overall environmental performance, the report has ranked Telangana at the top for its progress in increasing its forest cover and in municipal waste treatment.
- ✓ Gujarat, Goa and Maharashtra follow Telangana, in that order. The bottom rung is occupied by Rajasthan, Nagaland and Bihar.



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Q. Who received 'Climate And Health' award at UITP Awards 2023, Barcelona?

- A) CESC Limited
- B) Brihanmumbai Electric Supply and Transport (BEST)
- C) Indian Railway Catering and Tourism Corporation (IRCTC)
- D) Uttar Haryana Bijli Vitran Nigam (UHBVN)

Answer : B

- ✓ The Brihanmumbai Electric Supply and Transport (BEST) Undertaking was honored with the prestigious 'Climate And Health' award at the UITP Awards 2023 function held in Barcelona
- ✓ Additionally, BEST was recognized as one of the top three finalists in the 'Public And Urban Transport Strategy' category.

Q. Who inaugurated four road projects worth Rs 1450 crore in Assam?

- A) Narendra Modi
- B) Rajnath Singh
- C) Nitin Gadkari
- D) Himanta Biswa Sarma

Answer : C

- ✓ Union Road Transport and Highways Minister Nitin Gadkari inaugurated the 4-lane portion between Nagaon Bypass-Teliagaon and Teliagaon-Rangpara.
- ✓ He also laid the foundation stone of the 4-lane section between Mangaldai Bypass and Daboka-Parakhuwa in Assam.
- ✓ Assam Chief Minister Himanta Biswa Sarma was also present on this occasion.
- ✓ These 4 projects worth Rs 1450 crore will further strengthen the road infrastructure of the state

Q. Which day of the year is celebrated as the World Environment Day (WED)?

- A) 6 June
- B) 5 June
- C) 4 June
- D) 3 June

Answer : B

- ✓ World Environment Day is an annual event celebrated on June 5th to raise global awareness about environmental issues and encourage positive actions to protect the planet.
- ✓ World Environment Day 2023 is hosted by Côte d'Ivoire and supported by the Netherlands.



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- ✓ Theme of World Environment Day 2023 is 'Solutions to plastic pollution'.
- ✓ The theme is chosen by the United Nations Environment Programme (UNEP) and serves as a guiding principle for activities and discussions worldwide.
- ✓ World Environment Day is observed by individuals, communities, organizations, and governments in over 100 countries.
- ✓ World Environment Day was first celebrated by the United Nations in 1972.
- ✓ Its celebration on a global scale began on 5 June 1974 in Stockholm, the capital of Sweden, where an environmental conference was organised in the presence of 119 countries.

Q. What is the theme of World Environment Day 2023?

- A) Time For Nature B) Ecosystem Restoration
C) Beat Plastic Pollution D) Beating Plastic Pollution

Answer : C

- ✓ Theme 2023 – Beat Plastic Pollution
- ✓ The theme for this 50th edition of World Environment Day focuses on solutions to plastic pollution under the campaign #BeatPlasticPollution.

Q. President Draupadi has been awarded the country's highest civilian award Grand Order of the Chain of the Yellow Star. It is the highest civilian award in which country?

- A) Fiji B) Nigeria
C) Suriname D) Mauritius

Answer : C

- ✓ President Droupadi Murmu conferred with highest civilian honour of Suriname.
- ✓ Suriname awarded President Draupadi Murmu its highest civilian honour, the Grand Order of the Chain of Yellow Star, on 5 June, making her the first Indian to receive the award.
- ✓ President Murmu was presented with the award by Chandrikaprasad Santokhi, President of the Republic of Suriname.
- ✓ He dedicated the award to successive generations of the Indian-Surinamese community, in recognition of the important role of the Indian diaspora in strengthening the fraternal ties between the two countries.



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- ✓ During her state visit to Serbia and Suriname, President Draupadi Murmu arrived in Paramaribo, Suriname on 4 June.
- ✓ In addition, India and Suriname signed four important Memorandum of Understandings (MoUs) in the fields of health, agriculture and capacity building.
- ✓ **ABOUT SURINAME**
- ✓ Suriname is a country located on the northern coast of South America. It is one of the smallest countries in South America.
- ✓ President: Chandrikapersad Santokhi
- ✓ Capital: Paramaribo
- ✓ Currency: Suriname dollar.

Highest civilian honour IN NEWS 2023

- Suriname awarded President Draupadi Murmu its highest civilian honour, the Grand Order of the Chain of Yellow Star.
- Prime Minister Narendra Modi was conferred with the highest honor by Fiji and Papua New Guinea.
- PM Modi was awarded "The Companion of the Order of Fiji" .
- Papua New Guinea conferred its highest civilian honour, Grand Companion of the Order of Loghu (GCL).
- Tata Sons Chairman Emeritus Ratan Tata has received the Order of Australia (AO), Australia's highest civilian honour.
- FedEx CEO Raj Subramaniam received the Pravasi Bharatiya Samman Award, India's highest civilian honour for persons of Indian origin and the diaspora.
- Tata Sons chairman N Chandrasekaran was conferred with France's highest civilian honour- "Chevalier de la Légion d'Honneur".
- Philanthropist and art collector Kiran Nadar was recently conferred "Chevalier de la Légion d'Honneur" (Knight of the Legion of Honour) by French.
- MT Vasudevan Nair honoured with Kerala's highest civilian honour.



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Q. Dennis Francis has been elected as the President of the 78th UN General Assembly (UNGA). He is from which country?

A) Trinidad and Tobago

B) Suriname

C) Guatemala

D) Costa Rica

Answer : A

- ✓ Dennis Francis elected 78th UNGA president.
- ✓ Dennis Francis, a citizen of Trinidad and Tobago (TT), created history by becoming the first TT citizen to be elected as the President of the UN General Assembly (UNGA).
- ✓ He will serve as the 78th President of the UNGA.
- ✓ He will enforce the rules of procedure, such as opening and closing debates, regulating speaking times for representatives, suspending or adjourning debates, and setting the agenda for the assembly.
- ✓ **United Nations General Assembly (UNGA)**
- ✓ It is the United Nation's chief policy-making and representative organ and was created in 1945.
- ✓ It is one of the six principal organs of the United Nations (UN).
- ✓ It serves as the main deliberative, policy making and representative organ of the United Nations.
- ✓ Its powers, structure, functions and procedures are set out in Chapter IV of the United Nations Charter.
- ✓ Its main functions are to prepare the budget of the United Nations, appoint non-permanent members to the Security Council, appoint the Secretary-General of the United Nations, receive reports from other parts of the United Nations system, and make recommendations through resolutions.

INTERNATIONAL APPOINTMENT IN NEWS 2023

- Dennis Francis of Trinidad and Tobago elected as the President of the 78th UN General Assembly (UNGA).
- Celeste Saulo of Argentina has been appointed as the first female Secretary-General of the World Meteorological Organization (WMO).
- Amy Pope of the United States has been selected as the first female Director-General of the United Nations Migration Agency.
- Former NBCUniversal ad chief Linda Yaccarino named CEO of Twitter.
- Mark Nicholls has been elected as the next President of the Marylebone Cricket Club (MCC)..
- Ajay Banga appointed as new President of World Bank.



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- Vanessa Hudson has been named as the new CEO of Qantas Airways Ltd, becoming the first woman to hold the position in the airline's history..

Q. Reserve Bank of India has recently imposed a penalty of ₹2.2 crore on which bank for violation of various regulatory norms?

- A) Indian Overseas Bank B) Kotak Mahindra Bank
C) South Indian Bank D) Karur Vysya Bank

Answer : A

- ✓ Reserve Bank of India has imposed a penalty of ₹2.2 crore on Indian Overseas Bank for violation of various regulatory norms.
- ✓ The breach pertains to guidelines on disclosure of NPA (non-performing assets) divergence, interest rates on deposits, and advisory on 'Man in the Middle (MiTM) attacks in ATMs.
- ✓ RBI had conducted the Statutory Inspection for Supervisory Evaluation as per Indian Overseas Bank's financial position as on March 2021, wherein it found contravention of certain provisions.
- ✓ The public sector bank failed to make a minimum mandatory transfer of a sum equivalent to 25 percent of its disclosed profit for FY21 to its reserve fund.
- ✓ Indian Overseas Bank (IOB)
- ✓ Founded : 1937
- ✓ Founder : M. Chidambaram Chettyar
- ✓ Headquarters : Chennai, Tamil Nadu
- ✓ MD & CEO : Ajay Kumar Srivastava
- ✓ Tagline : Good People to Grow With

RBI IMPOSED PENALTY IN NEWS 2023

- Reserve Bank of India (RBI) has imposed a monetary penalty of Rs 2.20 crore on Indian Overseas Bank (IOB) for violating various rules and regulations.
- Reserve Bank of India (RBI) imposed a monetary penalty of Rs 1.73 crore on the Hongkong and Shanghai Banking Corporation Ltd (HSBC Bank) for violating the Credit Information Companies Rules, 2006.



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- RBI Imposes Rs 84.50 Lakh Penalty on Central Bank of India for Non-Compliance with Fraud Reporting Norms.
- Reserve Bank of India (RBI) has levied penalties of Rs 44 lakhs on four cooperative banks for violating various norms.
- Baran Nagrik Sahkari Bank.
- Janata Sahakari Bank, Pune.
- Bombay Mercantile Co-operative Bank.
- Apex Co-operative Bank, Chennai.
- Reserve Bank of India imposed a Rs 5,000 cap on withdrawals by individual customers from Tamil Nadu-based Musiri Urban Co-operative Bank as part of several restrictions slapped on the lender due to its deteriorating financial condition.

Q. How many countries have been elected to the United Nations Security Council for a two-year term?

- A) 4 B) 5
C) 6 D) 7

Answer : B

- ✓ Five new countries elected as non-permanent members of the UN Security Council.
- ✓ Algeria, Guyana, the Republic of Korea, Sierra Leone and Slovenia were elected non-permanent members of the UN Security Council on 6 June for a two-year term.
- ✓ The newly elected members will take up their new responsibilities on January 1, 2024 and serve till December 31, 2025.
- ✓ Slovenia defeated Belarus by a vote of 153 to 38, while Algeria, Guyana, Sierra Leone and the Republic of Korea were elected unopposed.
- ✓ These new members will replace Albania, Brazil, Gabon, Ghana and the United Arab Emirates at present when their two-year term ends on 31 December 2023.
- ✓ Election of non-permanent members.
- ✓ Voting is done by secret ballot and candidates have to get a two-thirds majority, or 128 votes.
- ✓ In all, 192 countries voted to fill five seats on the council allocated to the Africa and Asia-Pacific groups, and one each to Eastern Europe and Latin America and the Caribbean.



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- ✓ **About United Nations Security Council (UNSC)**
- ✓ It was established in 1945 by the United Nations Charter.
- ✓ It is one of the six major organs of the United Nations.
- ✓ The other 5 organs of the United Nations are - the United Nations General Assembly (UNGA), the Trusteeship Council, the Economic and Social Council, the International Court of Justice and the Secretariat.
- ✓ It has five permanent members - China, France, Russia, the United Kingdom, and the United States, collectively known as the P5.
- ✓ Any one of them can veto a resolution.
- ✓ Headquarters - New York

Q. Which state government has announced the launch of 'Mukhyamantri Seekho Aur Kamao' scheme?

- A) Madhya Pradesh B) Uttar Pradesh
C) Assam D) Bihar

Answer : A

- ✓ MP Govt to launch CM Learn and Earn scheme.
- ✓ In Madhya Pradesh, the Chief Minister's Learn and Earn scheme is set to be launched with the aim of providing employable skills to the youth.
- ✓ Chief Minister's Learn and Earn scheme in Madhya Pradesh focuses on providing training, financial support, and employment opportunities to the youth.
- ✓ By identifying numerous work areas and involving various industries, the scheme aims to equip the young workforce with the necessary skills to enhance their employability and contribute to the state's development.
- ✓ Participants in the scheme will receive a monthly allowance ranging from Rs 8,000 to 10,000.

MADHYA PRADESH IN NEWS 2023

- Madhya Pradesh cabinet approves 'Mukhya Mantri Sikho Kamao Yojana' for unemployed youth.
- Gond paintings from Madhya Pradesh have bagged the Geographical Indication (GI) tag, a recognition that protects and acknowledges the work of tribal artists.
- Madhya Pradesh government launched Chief Minister's Residential Land Rights Scheme.



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- Madhya Pradesh government announced that Islam Nagar village located in Bhopal district has been renamed as Jagdishpur.
- Madhya Pradesh Government on 5 March launched Ladli Bahna scheme under which each woman will be given one thousand rupees per month..
- Madhya Pradesh Chief Minister Shivraj Singh Chouhan announced on March 4 to make Tehsil Mauganj of Rewa district the 53rd district of the state.

Q. Which has become the first state in the country to start its own internet service?

- A) Tamil Nadu B) Karnataka
C) Himachal Pradesh D) Kerala

Answer : D

- ✓ Kerala has become the first state in the country to launch its own internet service.
- ✓ The Pinarayi Vijayan-led Kerala government officially launched the Kerala Fiber Optical Network (KFON).
- ✓ Kerala is the first state to declare the right to internet as a fundamental right.
- ✓ The main objective of KFON is to bridge the digital divide and ensure high-speed broadband internet access to all households and government offices in Kerala.
- ✓ KFON uses fibre optic technology to provide fast and reliable internet connection.
- ✓ The Government of Kerala aims to bridge the digital divide and promote digital inclusion through the implementation of KFON.
- ✓ The initiative aims to create a robust digital infrastructure that fosters innovation, economic growth and social development.
- ✓ By providing high-speed internet connectivity, KFON strives to ensure a level playing field for all citizens in accessing digital services.
- ✓ **Kerala Fiber Optical Network (KFON)**
- ✓ It is an optical fibre cable network spanning 30,000 km with 375 Points-of-Presence (PoPs) across Kerala.
- ✓ The KFON infrastructure is shared with cable operators and all service providers.
- ✓ KFON services will be provided through local ISPs, Telecom Service Providers (TSPs) and Cable TV providers.



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- ✓ The dashboard will provide necessary insights to assess and monitor the progress of financial inclusion by capturing relevant parameters.
- ✓ The progress of financial inclusion will be assessed against set parameters through an Antardrishti dashboard. Along with this, it will also help in monitoring.
- ✓ With the help of the dashboard, the areas of lack of financial services on a large scale in the country can be detected and then work will be done on the basis of this.
- ✓ Currently, the Antardrishti Dashboard will be used internally by RBI.
- ✓ Multi stakeholder approach will be adopted for the Antardrishti Dashboard to enhance financial inclusion in future.
- ✓ **Financial Inclusion Index**
- ✓ The Financial Inclusion Index was launched in 2021 to measure financial inclusion.
- ✓ In this, financial inclusion is measured on the basis of access, utility and quality.
- ✓ This index also includes information related to banking, investment, insurance and postal services etc. of an area.
- ✓ This index ranges from 0 to 100.
- ✓ 0 indicates complete financial exclusion, while 100 indicates complete financial inclusion.
- ✓ Reserve Bank of India was set up under the Reserve Bank of India act 1934. It started functioning from 1 April 1935.
- ✓ It was nationalized in 1949 and now the government of India is the owner of RBI.
- ✓ It has the power to regulate Banks under the Banking Regulation Act 1949.
- ✓ It has the power to regulate the Non-Banking Financial Company (NBFC) under the RBI act 1934.
- ✓ RBI is also the regulator of the digital payment system under the Payment and settlement act 2007.

Q. Who launched two schemes 'Amrit Dharohar' and 'MISHTI' to revive the country's wetlands and mangroves?

A) Narendra Modi

B) Amit Shah

C) Draupadi Murmu

D) Rajnath Singh

Answer : A

- ✓ PM Modi launches Amrit Dharohar and MISHTI schemes for wetland, mangrove conservation.



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- ✓ On the occasion of World Environment Day (5 June), PM Narendra Modi launched two schemes--Amrit Dharohar and MISHTI (Mangrove Initiative for Shoreline Habitats and Tangible Incomes)--aimed at reviving the country's wetlands and mangroves..
- ✓ PM said in the last nine years, the number of wetlands and Ramsar sites in India has increased almost three times as compared to earlier
- ✓ India currently has 75 Ramsar sites which are wetlands of international importance and have been designated under the norms of the Ramsar Convention on Wetlands.
- ✓ India also has about 3% of South Asia's mangrove population.
- ✓ Apart from Sundarbans in West Bengal, Andaman region, Kutch and Jamnagar regions in Gujarat have substantial mangrove cover.
- ✓ **Amrit Dharohar Yojana**
- ✓ The scheme was first announced by the Union finance minister Nirmala Sitharaman in the 2023-24 Union budget.
- ✓ The scheme will be implemented over the next three years to encourage optimum use of wetlands and enhance biodiversity, carbon stock, ecotourism opportunities and income generation for local communities.
- ✓ It will emphasise on the importance of lakes and their conservation.
- ✓ Amrit Dharohar aims to achieve sustainable ecosystem development over the next three years with the help of local communities.
- ✓ **MISHTI (Mangrove Initiative for Shoreline Habitats and Tangible Incomes).**
- ✓ The scheme was first announced by the Union finance minister Nirmala Sitharaman in the 2023-24 Union budget.
- ✓ This will facilitate mangrove plantation on salt lands along the sea coast of India.
- ✓ The scheme will operate through “convergence between MGNREGS, Campa Fund and other sources”.
- ✓ It aims at intensive afforestation of coastal mangrove forests.
- ✓ There are such forests on both the east and west coasts of India, with the Sundarbans in Bengal being one of the largest mangrove forests.
- ✓ Initially the mangrove cover will be restored in nine states across the country.
- ✓ The scheme envisages the development of mangroves covering nearly 540 sq km, spreading across 11 states and two union territories over five years, starting from FY2023-24.
- ✓ The Centre will cover 80% of the project cost, while state governments will contribute the remaining 20%.



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- ✓ Former Prime Minister Jacinda Ardern received one of New Zealand's highest honours for her service leading the country through a mass shooting and coronavirus pandemic.
- ✓ Ardern received the Dame Grand Companionship, New Zealand's second-highest honour, as part of the King Charles Birthday Honours.
- ✓ New Zealand
- ✓ Capital: Wellington
- ✓ Currency : dollar
- ✓ Prime Minister : Chris Hipkins

Q. India's first international cruise ship - MV Empress has been flagged off for which country?

- A) Maldives**
- B) Thailand**
- C) Sri Lanka**
- D) Bangladesh**

Answer : C

- ✓ Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal flagged off India's first international cruise vessel - MV Empress, from Chennai to Sri Lanka.
- ✓ This is the launch of the International Cruise Tourism Terminal at Chennai built at a cost of Rs 17.21 crore, ushering in a new era of cruise tourism and maritime trade in the country.
- ✓ On the occasion of Environment Day, Sonowal along with the port officials also planted 2,500 saplings at the port.
- ✓ The launch of the first cruise service between Chennai and Sri Lanka has opened a new chapter in the cruise tourism sector in the country.
- ✓ This is the result of an MoU signed during the Incredible India International Cruise Summit in 2022 between Chennai Port and M/s Waterways Leisure Tourism Pvt Ltd to start domestic and international cruise services.
- ✓ International Cruise Vessel, MV Empress
- ✓ It is a renowned and luxurious cruise ship that operates globally.
- ✓ It offers passengers a unique and unforgettable experience on the open seas, combining comfort, entertainment, and leisure.



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SRI LANKA IN NEWS 2023

- Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal flagged off India's first international cruise vessel - MV Empress, from Chennai to Sri Lanka.
- Bharti Airtel has announced its plan to merge its Sri Lanka operations with Dialog Axiata, the largest telecom provider in Sri Lanka.
- The 10th annual SLINEX-2023 bilateral maritime exercise between India and Sri Lanka has commenced in Colombo, Sri Lanka.
- Sri Lanka assent to Adani Green's \$442 Million Wind Power Project.
- India will support Sri Lanka's debt restructuring plan as the island nation looks to trim its huge public expenditure to win approval for a crucial bailout from the International Monetary Fund.
- India has supplied 50 buses to Sri Lanka on the occasion of the 75th anniversary of independence.
- Indian High Commission signed a memorandum of understanding (MoU) with the Sabaragamuwa University of Sri Lanka to establish a Hindi Chair.
- India & Sri Lanka inaugurate exhibition 'Geoffrey Bawa' in New Delhi.
- Reliance Retail Ventures Limited announced a strategic partnership with Sri Lanka-headquartered Maliban Biscuit Manufactories Limited.
- SRI LANKA
- Capital : Sri Jayawardenepura Kotte (legislative)
- Colombo (executive and judicial)
- Currency : Rupee
- President : Ranil Wickremesinghe
- Prime Minister : Dinesh Gunawardena
- Mitra Shakti Military Exercise : India and Sri Lanka
- Slinex Navel Exercise : India and Sri Lanka
- Parliament : parliamentua (225 seats)
- National day : 4 February 1948



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Q. Who has been appointed as new Chairperson of The Hindu Group Publishing Private Limited (THGPPL)?

A) Arun Kumar Singh

B) Roshni Nadar

C) Leena Tewari

D) Nirmala Lakshman

Answer : D

- ✓ Nirmala Laxman has been appointed as the Chairperson of the Board of Directors of The Hindu Group Publishing Private Limited (THGPPL) for a period of three years..
- ✓ He succeeds Malini Parthasarathy, who stepped down after completing her three-year term at the board meeting on June 5, 2023.
- ✓ Nirmala Laxman During her time as joint editor of The Hindu, she was instrumental in re-launching and setting up new features sections, including 'The Hindu Literary Review', 'Young World' and 'The Hindu in School'. played an important role.
- ✓ Nirmala Laxman is the founder and curator of Lit for Life, a literary festival organized by The Hindu.
- ✓ **The Hindu Group Publishing Private Limited (THGPPL):**
- ✓ It is a media company.
- ✓ It is the publisher of The Hindu, a national daily newspaper, as well as other publications including Frontline, Sportstar and Hindu BusinessLine.
- ✓ THGPPL operates the digital assets including the website and mobile app of The Hindu.
- ✓ The company was founded in 1878 by G. Subramania Iyer as The Hindu Religious and Public Trust, which focused on religious and educational material.
- ✓ In 1905, the Trust acquired The Hindu newspaper, shifting the company's focus to journalism.
- ✓ Headquarters - Chennai, India

Q. Who was the CEO of alcohol maker Diageo, who has passed away?

A) Jensen Huang

B) Ivan Menezes

C) Andy Jassy

D) Debra Crew

Answer : B

- ✓ Ivan Menezes, CEO of the world's largest spirits company Diageo, has passed away.
- ✓ Ivan Menezes was born in Pune, India in July 1959, the son of Ivan Menezes, the chairman of the Indian Railway Board.



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- ✓ Menezes joined Diageo in 1997, following the merger of Guinness and Grand Metropolitan.

Q. Which Indian-origin scientist has been awarded the 'Spinoza Award', the highest honor in Dutch science?

- A) Soumya Swaminathan B) Abhilasha Singh
C) Surekha Gupta D) Joyita Gupta

Answer : D

- ✓ Indian-origin scientist Joyita Gupta has been awarded the Spinoza Prize, the highest honor in Dutch science.
- ✓ This award is sometimes also called the 'Dutch Nobel Prize'.
- ✓ The University of Amsterdam said in a statement that he has been honored for his outstanding, pioneering and inspiring scientific work.
- ✓ Gupta will get 1.5 million euros to spend on activities related to scientific research.

Q. Which district in Maharashtra is the development of India's first carbon-neutral village taking place?

- A) Nashik B) Aurangabad
C) Nagpur D) Thane

Answer : D

- ✓ India's first carbon neutral village to be developed in Bhiwandi taluka of Thane district.
- ✓ Union Minister of State, Kapil Patil, recently announced the development of India's first carbon-neutral village in Bhiwandi Taluka, located in Thane district.
- ✓ The government is actively working towards developing a carbon-neutral village in Bhiwandi Taluka, Thane district.
- ✓ This initiative aims to minimize carbon emissions and promote sustainable practices for a cleaner and greener environment.
- ✓ Along with the carbon-neutral village, 121 tribal villages are being developed as model villages.
- ✓ These model villages serve as examples for sustainable development, showcasing effective infrastructure, amenities, and improved living conditions.
- ✓ In the Bhiwandi Lok Sabha Constituency, around 1,75,000 farmers are benefiting from the Pradhan Mantri Kisan Samman Yojana



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Q. The Union government has set up a Commission of Inquiry to investigate the violence in Manipur. The commission will be headed by ____.

- A) Ajai Lamba
- B) Bijoya Chakravarty
- C) P. Karunakaran
- D) Sumitra Mahajan

Answer : A

- ✓ Three-member panel constituted to probe Manipur violence.
- ✓ The Centre has established a Commission of Inquiry to investigate the recent series of violence in Manipur, led by former Chief Justice of the Gauhati High Court, Ajai Lamba.
- ✓ The headquarters of the commission will be located in Imphal, Manipur.
- ✓ The central government has appointed the Commission of Inquiry under the provisions of the Commissions of Inquiry Act, 1952.
- ✓ **What will examine the commission?**
- ✓ The commission's mandate, according to a notification from the Union Home Ministry, is to inquire into the causes and spread of the violence and riots targeting different communities in Manipur that occurred on May 3 and thereafter.
- ✓ The commission will examine the sequence of events leading to the violence, gather all relevant facts, and determine if there were any lapses or dereliction of duty on the part of responsible authorities or individuals.
- ✓ **Violence in Manipur**
- ✓ The violence in Manipur, which began on May 3, resulted in numerous fatalities, injuries, and property damage.
- ✓ The government of Manipur recommended the establishment of a judicial inquiry commission to investigate the causes and factors associated with the crisis.
- ✓ Manipur has experienced sporadic violence since the outbreak of ethnic clashes on May 3.
- ✓ The clashes were triggered by a 'Tribal Solidarity March' organized in the hill districts to protest the Meitei community's demand for Scheduled Tribe (ST) status.
- ✓ Prior tensions had arisen over the eviction of Kuki villagers from reserve forest land, leading to smaller agitations.



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Q. Which state government has launched 'Elder Line' 14567 service to give shelter to elderly homeless?

- A) Madhya Pradesh B) Uttar Pradesh
C) Chhattisgarh D) Bihar

Answer : B

- ✓ UP govt launches 'Elder Line' service to give shelter to elderly homeless.
- ✓ The 'Elder Line' 14567 service was recently launched by the Uttar Pradesh Social Welfare Department.
- ✓ The initiative is the brainchild of Minister of State (Independent Charge) for Social Welfare Asem Arun, who earlier headed the emergency helpline 112.
- ✓ **Objective of the initiative**
- ✓ The objective of the helpline is to rescue destitute old persons and provide them shelter in old age homes.
- ✓ 'Elder Line' 14567 service has been activated, actively responding to distress related to older persons.
- ✓ **Reporting destitute elderly**
- ✓ Citizens can report about destitute elderly persons on roadsides, bus stations, railway stations, or similar places.
- ✓ The team of the Social Welfare Department immediately responds to the reports and ensures that the elderly person is shifted safely to the old age home with dignity.
- ✓ **Availability of Old Age Homes**
- ✓ Uttar Pradesh currently has 75 old age homes, one in each district.
- ✓ These homes accommodate both male and female residents, providing them with necessary amenities and care.
- ✓ **Facilities and Services**
- ✓ Inmates of the old age homes receive free food, healthcare facilities, and entertainment options.
- ✓ Health check-ups are conducted every 15 days by doctors from the Chief Medical Officer's office.
- ✓ Each old age home is equipped with an ambulance to address emergency medical needs.
- ✓ **Enriching Lives**
- ✓ Old age homes organize outings and recreational activities for the residents.
- ✓ Trips to places like Akshardham temple in Delhi are arranged, providing a refreshing experience for the elderly.
- ✓ Such initiatives enhance their quality of life and create opportunities for enjoyment.



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✓ **Benefits and Allowances.**

- ✓ The state government has increased the breakfast allowance for elderly individuals in old age homes from Rs 75 to Rs 114 per day.
- ✓ Inmates also receive an annual amount of Rs 2,500 for new clothes, Rs 200 per month for additional medicines, and Rs 150 for entertainment purposes.
- ✓ Pension Scheme Integration.
- ✓ The social welfare department plans to link the over 6,000 elderly individuals residing in old age homes to the 'Rashtriya Vridhavastha Pension' scheme.
- ✓ This integration aims to provide additional financial support to the elderly, offering them some extra pocket money.

Q. **Who is the current US Defence secretary?**

- A) Antony Blinken B) Lloyd Austin
C) Merrick Garland D) Janet Yellen

Answer : B

- ✓ Defence Minister Rajnath Singh, held discussions with US Defence Secretary Lloyd Austin in New Delhi on 5th June.
- ✓ The meeting focused on strengthening defence cooperation in various areas, including aligning strategic interests and enhancing security cooperation.
- ✓ During the talks, Minister Singh emphasized the significance of the India-US partnership in ensuring a free, open, and rules-based Indo-Pacific region.
- ✓ He expressed India's commitment to closely collaborate with the United States across different domains, aiming for capacity building and further strengthening strategic partnership.
- ✓ India and the US cooperate in the fields of science, technology and innovation

Q. **'Mission Vatsalya', which was seen in the news, is a scheme implemented by which Union Ministry?**

- A) Ministry of Rural Development B) Ministry of Housing and Urban Affairs
C) Ministry of Youth Affairs and Sports D) Ministry of Women and Child Development

Answer : D

- ✓ NIPCCD organized a Refresher Training Programme on Mission Vatsalya.



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- ✓ NIPCCD organized a Refresher Training Programme on Mission Vatsalya from 29- 31 May, 2023 at NIPCCD Regional Centre, Mohali. 33 participants attended the training Programme.
- ✓ The programme involved discussions on the following themes:
 - ✓ Improve functioning of statutory bodies
 - ✓ Strengthen service delivery services
 - ✓ Upscale Institutional care/ services Encourage non-intuitional community based care
 - ✓ Training and Capacity building of duty holders.
- ✓ **About Mission Vatsalya**
- ✓ It promotes family-based non-institutional care of children in difficult situations based on the 'principle of institutionalization of children' as a last resort.
- ✓ Before the year 2009, three schemes were implemented by the Ministry of Women and Child Development for children in need of protection -
 1. Juvenile justice programs for children as well as children in need of care and protection
 2. Integrated Program for Street Children
 3. Child Home Assistance Scheme.
- ✓ In theyear 2010, these three schemes were merged into a single scheme which is known as Integrated Child Protection Scheme.
- ✓ In the year 2017 its name was changed to "Child Protection Services Scheme" and in the year 2021-22 it was also changed to Mission Vatsalya.
- ✓ It aims to ensure a healthy and happy childhood for every child in the country.
- ✓ **National Institute of Public Cooperation and Child Development (NIPCCD).**
- ✓ It is an autonomous organisation and its Headquarter is in New Delhi.
- ✓ It functions under the aegis of the Ministry of Women and Child Development.
- ✓ Its objective is to take a comprehensive view of child development and develop and promote programmes in pursuance of the National Policy for Children.

Q. Which of the following entity has recently came out with draft guidelines for 'Bima Vahaks (BV)'?

A) SEBI

B) SIDBI

C) IRDAI

D) NABARD

Answer : C



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- ✓ **IRDAI issues draft Bima Vahaks guidelines.**
- ✓ IRDAI recently came out with draft guidelines for 'Bima Vahaks (BV)'.
- ✓ It seeks to establish a dedicated distribution channel at the level of Gram Panchayats.
- ✓ The guidelines propose Corporate Bima Vahaks and Individual Bima Vahaks for the distribution channel.
- ✓ Corporate Bima Vahak would be legal persons registered in accordance with the respective laws and engaged by an insurer. Individual Bima Vahak could be any individual appointed by an insurer or appointed by a Corporate Bima Vahak.
- ✓ The BVs, both corporate and individual, would be authorised to undertake activities like the collection of proposal information, and KYC documents and coordinate claims-related services.
- ✓ As per the draft, every insurer will have to provide alternative mode for payment of premium by prospects or policyholders.
- ✓ **Objective of the guidelines.**
- ✓ This initiative aims to improve accessibility and availability of insurance in every nook and corner of the country.
- ✓ **Insurance Regulatory Development Authority of India (IRDAI).**
- ✓ IRDAI is the regulatory body responsible for overseeing and regulating the insurance industry in India.
- ✓ It was set up to promote and regulate the insurance sector in India.
- ✓ It was established on April 1, 2000, under the provisions of the Insurance Regulatory and Development Authority Act, 1999.
- ✓ The primary role of the IRDAI is to regulate and promote the insurance industry in India

Q. Which of the following country has hosted the meeting of BRICS Foreign Ministers?

- A) Brazil
- B) Russia
- C) South Africa
- D) India

Answer : C

- ✓ BRICS countries kicked off its foreign ministers meeting on 1st June in Cape Town, the legislative capital of South Africa.
- ✓ External Affairs Minister S Jaishankar participated in the meeting of foreign ministers of BRICS countries.
- ✓ South Africa, which currently holds the chair of the bloc, hosted the BRICS Foreign Ministers' Meeting in Cape Town on 1-2 June.



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- ✓ The foreign ministers' meeting will finalise the agenda for the 15th BRICS summit scheduled to be held in South Africa in August.
- ✓ It is believed that 19 countries are in line to join BRICS.
- ✓ **Joint Agreement**
- ✓ The BRICS foreign ministers agreed BRICS cooperation should be strengthened to promote unity among developing countries.
- ✓ Advance the global governance system reform.
- ✓ Accelerate the realization of the 2030 Sustainable Development Goals.
- ✓ Contribute to world peace and development.
- ✓ **About BRICS**
- ✓ The full form of BRICS is Brazil, Russia, India, China, and South Africa.
- ✓ Goldman Sachs economist Jim O'Neill coined the term BRIC (without South Africa) in 2001.
- ✓ He claimed that by 2050, the four BRIC economies would dominate the global economy by 2050.
- ✓ South Africa was included in the list in 2010.
- ✓ The presidency of the Forum is rotated annually among the members.
- ✓ BRICS accounts for about 40% of the world's population.
- ✓ It accounts for 30% of the world's GDP (Gross Domestic Product).
- ✓ In the year 2014, during the 6th BRICS Summit in Fortaleza, Brazil, the BRICS leaders signed an agreement to establish a New Development Bank (NDB).

Q. Which state has become the first state to notify a committee for conservation of seeds preserved by tribal farmers?

A) Odisha

B) Assam

C) Uttar Pradesh

D) Chhattisgarh

Answer : A

- ✓ Odisha becomes the first state to notify a committee for conservation of seeds preserved by tribal farmers.
- ✓ The Odisha government has established a committee called the Landrace Varietal Release Committee (LVRC) to release traditional millet varieties in accordance with standard operating protocols (SoP) for seed systems.



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GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD (🔥)

NAME - PRIYADARSHINI
KALIYAMOORTHY
ROLL NO - 2120036944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - GARVITA VARSHNEY
ROLL NO - 2603003298
SELECTED IN - ARYAVART
GRAMIN BANK CLERK
STATE - UTTAR PRADESH



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IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - ISHITA GARG
ROLL NO - 2283004123
STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - NIPUN
ROLL NO - 1533002831
SELECTED IN - RRB CLERK
STATE - HARYANA



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - PRAVEEN
ROLL NO - 1801005776
SELECTED IN - RRB PO
KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



Name: Bathina Maneesha
Rollno: 2543024278
Selected in : RRB clerk
State : Telangana

👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - BATHINA MANEESHA
ROLL NO - 2543024278
SELECTED IN - RRB CLERK
STATE - TELAGANA



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - NISHU SHARMA
ROLL NO - 1523008901
SELECTED IN - RRB CLERK
STATE - HARYANA



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD.

NAME - GURIYA KUMARI
ROLL NO - 1373006773
SELECTED IN - RRB CLERK
DAKSHIN BIHAR GRAMEEN
BANK



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - GURPREET KAUR
ROLL NO - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB



👏👏 MY PAID GROUP
STUDENT GOT SELECTION IN
IBPS RRB CLERK
GOOD LUCK FOR YOUR FUTURE
JOURNEY FEELING PROUD

NAME - MANU VARGHESE
ROLL NO - 2110710970
BANK - KERALA GRAMEEN
BANK CLERK