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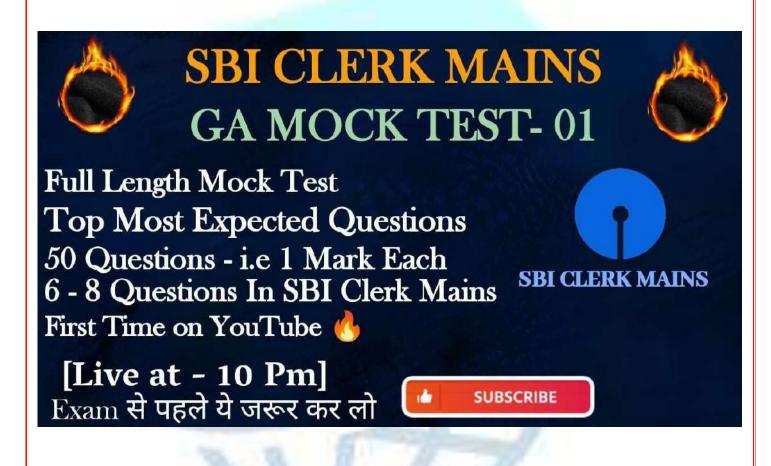
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Aparchit February 4th Week English Best 350+ MCQs with Amazing Facts By:- Aparchit Exam Warriors/Kumar Kaushal Sir

Q. Which IIT has launched India's largest drone pilot training facility?

A) IIT Guwahati

B) IIT Mumbai

C) IIT Delhi

D) IIT Varanasi

Answer: A

- ✓ Indian Institute of Technology Guwahati (IIT-G) has launched India's largest drone pilot training organization in line with the Prime Minister's 'NaMo Drone Didi' initiative.
- ✓ This training center was launched in collaboration with EduRade, a brand owned by RC Hobbytech Solutions Private Limited.

IIT IN NEWS 2023-24

- > Uttar Pradesh government will sign a Memorandum of Understanding (MoU) with IIT Roorkee for better disaster management in the state.
- Indian Institute of Technology Kanpur (IIT-K) has successfully established and tested India's first Hypervelocity Expansion Tunnel Test Facility.
- > IREDA has entered into an agreement with IIT Bhubaneswar to promote innovation and research in the renewable energy sector.
- ➤ IIT Madras to open new campus at Kandy in Sri Lanka.
- ArcelorMittal and ArcelorMittal Nippon Steel India materials and engineering resources being deployed to construct Asia's first Hyperloop testing facility at IIT Madras, Chennai, India
- Reliance Jio Infocomm, India's largest telecom service provider, is working with the Indian Institute of Technology Bombay to launch 'Bharat GPT', a large language model specifically tailor for India's needs.
- ➤ IIT Guwahati recently developed an indigenous river model, BRAHMA-2D.
- > IIT Kanpur, Indian Navy join forces to drive innovation through research partnership.
- > SAMRIDHI conclave, a deeptech startup acceleration drive launched at IIT Ropar.
- > The First Australia India Education and Skill Council (AIESC) meeting was held at IIT Gandhinagar, Gujarat.
- ➤ IIT Kanpur and Airbus to collaborate to boost aerospace talent base in India.

- > IIT Kanpur has signed an MoU with private lender ICICI Bank to support the startup ecosystem in the institute.
- ➤ IIT Guwahati have developed pharmaceutical and food products from tea factory waste.
- ➤ IIT Jodhpur scientists develop 'CODE' device for good air quality.
- ➤ IIT Madras-incubated space tech startup GalaxEye Space on 29 August 2023 launched their drone-based synthetic aperture radar (SAR) system, Ahead of their planned satellite launch in 2024.
- > IIT Bombay has received a donation of \$18.6 million from an alumnus towards the establishment of a Green Energy and Sustainability Research Hub.
- > IIT Guwahati has signed MoU with the Indian Council of World Affairs (ICWA) to build capacity/skills in international affairs and foreign policy.
- ➤ IIT Guwahati researchers develop Al-based model for knee X-ray.
- ➤ Infosys co-founder Nandan Nilekani donated ₹315 crores to IIT Bombay.
- > IIT-Madras generates hydrogen from seawater using solar energy.
- India, Israel to jointly develop Center of Water Technology at IIT Madras.
- > IIT Madras researchers partner for development of materials and micro-device processing techniques.
- > IIT Kanpur's C3iHub, a cybersecurity Technology Innovation Hub, has launched a Cybersecurity Skilling Programme.
- > IIT Madras to set up its first international campus in Tanzania.
- ➤ Indian Institute of Technology Madras will be provided a grant of Rs 242 crore over a period of five years to carry out research on Lab Grown Diamonds (LGD).
- Indian Institute of Technology (IIT) Bombay has been ranked 1st in India and 47th globally in engineering and technology by the QS World University Rankings for 2023.
- > IIT Indore, in partnership with NASA-Caltech and the University of Gothenburg in Sweden, has designed an inexpensive camera setup.
- Indian Institute of Technology Madras (IIT Madras) Researchers have developed a three-dimensional (3D) paper-based portable device that can detect adulteration in milk within 30 seconds.
- ➤ IIT Kanpur to Host Youth20 Consultation under G20 Presidency of India.
- ➤ IIT Bombay's SHUNYA secures second place in 'Solar Decathlon' Build Challenge in US.
- > Students of the Indian Institute of Technology (IIT) Indore won an award of AED (Emirates Dirham) 1 million along with a gold medal at the World Government Summit in Dubai.

- ➤ IIT Indore Students Awarded with Global Best M-GOV Awards by Egyptian President.
- > Startup Incubation and Innovation Centre (SIIC) at IIT Kanpur has entered into a Corporate Social Responsibility (CSR) agreement with Advanced Weapons and Equipment India Limited.
- > DRDO Industry Academia Centre of Excellence inaugurated at IIT Hyderabad.
- ➤ IIT Madras-incubated firm has developed an indigenous mobile operating system called BharOS.
- ➤ IIT Madras Centre of Excellence working with DRDO on Advanced Defence Technologies including Combat Vehicle Technologies.
- > IIT Madras researchers develop machine learning tool to detect tumour in brain, spinal cord.
- ➤ ISRO plans to develop astronaut training module with IIT Madras.
- Q. Who has been appointed as the new Vigilance Commissioner in the Central Vigilance Commission?

A) Abhishek Banerjee

B) Alok Kumar Sinha

C) A S Rajeev

D) Amitabh Kant

Answer : C

- ✓ President Draupadi Murmu has appointed AS Rajeev as Vigilance Commissioner in the Central Vigilance Commission (CVC).
- ✓ Rajiv is currently the MD and CEO of Bank of Maharashtra.
- ✓ Central Vigilance Commission is an apex Indian government body which was established in 1964.
- ✓ Central Vigilance Commission (CVC) is an apex Indian governmental body created in 1964 to address governmental corruption. In 2003, the Parliament enacted a law conferring statutory status on the CVC. It has the status of an autonomous body, free of control from any executive authority,
- ✓ Praveen Kumar Srivastava
- ✓ Headquarters : New Delhi
- ✓ Appointer : President of India
- ✓ Term length: Up to 4 years or 65 years
- ✓ Constituting instrument
- ✓ K.Santhanam Committee

Q. Consider the following:

India
 Sri Lanka
 Maldives
 Myanmar

How many of the above countries participate in Exercise Dosti?

A) Only one
B) Only two
C) Only three
D) All four

Answer: C

- ✓ Indian and Sri Lankan coast guard ships reached the Maldives recently to take part in the trilateral coast guard exercise Dosti 16.
- ✓ About Exercise Dosti:
- ✓ It is a trilateral coast guard exercise between India, Sri Lanka, and the Maldives.
- ✓ It is a biennial exercise.
- ✓ It was first conducted in 1991between the Indian and Maldives Coast Guards.
- ✓ Sri Lanka joined the exercise for the first time in 2012. Dosti was last conducted in 2021.
- ✓ The exercises have focused on exercises and drills on providing assistance in sea accidents, eliminating sea pollution, and the coast guard's procedures and conduct during situations such as oil spills.
- ✓ Dosti 16:
- ✓ It is the 16th edition of the exercise.
- ✓ The Coast Guards of the Maldives, India, and Sri Lanka, along with observers from Bangladesh, is participating in Dosti 16 to enhance collaboration between the forces.
- ✓ India is sending ICGS Samarth (with integral helo), ICGS Abhinav, and ICG Dornier for the exercise.

EXERCISE IN NEWS 2023-24

- Indian and Sri Lankan coast guard ships reached the Maldives recently to take part in the trilateral coast guard exercise Dosti 16
- ➤ Indian Air Force will conduct mega exercise Vayu Shakti 2024 at Pokhran Range in Jaisalmer, Rajasthan on February 17.
- ➤ The first edition of India-Saudi Arabia joint military exercise 'SADA TANSEEQ' is being organized in Mahajan, Rajasthan

- ➤ India, France, and the United Arab Emirates (UAE) conducted a major air exercise, named 'Desert Knight', over the Arabian Sea.
- ➤ Indian Army contingent is taking part in the 2nd edition of India-Egypt Joint Special Forces Exercise CYCLONE. The Exercise is being conducted at Anshas, Egypt.
- > 11th edition of India-Kyrgyzstan Joint Special Forces Exercise KHANJAR has commenced at the Special Forces Training School in Bakloh, Himachal Pradesh
- > The maiden Bilateral Maritime Exercise -Ayutthaya' between the Indian Navy (IN) and Royal Thai Navy (RTN) was conducted.
- ➤ The 12th edition of the Multilateral Naval Exercise 2024 (Milan) is set to take place at Visakhapatnam from February 19 to 27.
- ➤ Indian Armed Forces contingent comprising 45 personnel reached Hanoi, Vietnam to take part in the Joint Military Exercise VINBAX-2023.
- ➤ This year's exercise will be conducted at Hanoi, Vietnam.
- ➤ Indo-US Joint Special Forces exercise "VAJRA PRAHAR 2023" commenced at the Joint
- > Training Node, Umroi, Meghalaya.
- A joint military exercise, "Exercise MITRA SHAKTI-2023" is being conducted from November 16th to 29th, 2023, in Aundh (Pune), Maharashtra.
- It is a joint military exercise between India and Sri Lankan army.
- > This year is the ninth edition of the exercis.
- The coastal security exercise 'Sagar Kavach' is set to unfold its strategic manoeuvres along the Kerala and Mahe coasts.
- Coordinated by the Indian Coast Guard.
- Much-anticipated joint exercise 'Trishakti Prahar' recently began near the western border of Rajasthan in Jaisalmer.
- Exercise CORPAT and BONGOSAGAR between the Indian Navy and Bangladesh Navy were conducted in the Northern Bay of Bengal from 07 09 Nov 2023.
- Exercise Harimau Shakti 2023 commenced in Umroi Cantonment, India.
- ➤ It is a joint bilateral training exercise between Indian & Malaysian Armed Forces.
- > The 19th edition of "EXERCISE YUDH ABHYAS" will be conducted from 25th September to 8th October

- > 2023 in Fort Wainwright, Alaska, USA.
- Q. Consider the following statements regarding the NaViGate Bharat portal:
 - 1. It is developed by the Ministry of Information and Broadcasting.
 - 2. It hosts videos of Government's development-related and citizen welfare-oriented measures.

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: C

- ✓ Recently, the Ministry of Information and Broadcasting launched four portals Press Sewa, National Register for LCOs, CBC, NaViGate Bharat.
- ✓ The 'National Video Gateway of Bharat (NaViGate Bharat) is developed by the New Media Wing of the Ministry of Information and Broadcasting.
- ✓ It is a unified bilingual platform which hosts videos on the entire gamut of Government's developmentrelated and citizen welfare-oriented measures.
- ✓ It empowers citizens by providing a single platform with an interactive user interface to search, stream, share, and download videos related to various Government schemes, initiatives, and campaigns, with filter-based advanced search option.
- ✓ The portal eliminates the hassle of searching for official and reliable information from multiple sources, providing a one-stop platform for media and the general public.
- Q. What is 'Tupolev Tu-160M', recently seen in the news?
 - A) A nuclear-powered aircraft carrier
 - B) A strategic missile-carrying bomber
 - C) A long-range, hypersonic ballistic missile
 - D) A Kiev-class aircraft carrier

Answer: B

✓ Russian President recently unveiled the newly modernised Tupolev Tu-160M nuclear-capable strategic bomber at Kazan Aviation Plant.

- ✓ About Tupolev Tu-160M:
- ✓ The Tu-160M, a modernized version of a Cold War-era bomber that the former Soviet Union would have deployed in the event of nuclear war to deliver weapons at long distances.
- ✓ It is a Russian supersonic variable-sweep wing strategic missile-carrying bomber.
- ✓ It is called "White Swan" in Russia, and is code-named "Blackjacks" by NATO.
- ✓ Russia claims it is the world's fastest-flying supersonic and heaviest payload-carrying bomber.
- ✓ The Tu-160M, which has a crew of four, is capable of carrying 12 cruise missiles or 12 short-range nuclear missiles.
- ✓ It can fly 12,000km (7,500 miles) non-stop without refueling.
- ✓ It is powered by four afterburning turbofan engines.
- ✓ It has a maximum speed of 2,220 kilometers per hour and ascends to heights of 16,000 meters.
- Q. Who has been appointed as the Managing Director & Chief Executive Officer (MD & CEO) SBM Bank India for a period of 3 years?

A) Ashish Vijayakar

B) Rakesh Sharma

C) Umesh Nath

D) Dilip Kumar

Answer: A

- ✓ SBM Bank India has appointed Ashish Vijayakar as the Managing Director & Chief Executive Officer (MD & CEO) of the Bank for a period of 3 years.
- ✓ Ashish Vijayakar is a veteran banker with a proven track record spanning around three decades, in the banking and financial services sector.
- ✓ With a strong background in building and growing global businesses, he has held key leadership positions across various geographies in Standard Chartered Bank.

NEWLY BANK MD & CEO IN NEWS 2023-24

- SBM Bank India has appointed Ashish Vijayakar as the Managing Director & Chief Executive Officer (MD & CEO) of the Bank for a period of 3 years.
- ➤ Praveen Achuthan Kutty appointed as MD & CEO of DCB Bank.
- Reserve Bank of India has approved the appointment of Ashok Vaswani as the Managing Director & CEO of Kotak Mahindra Bank (KMB) for a period of three years.
- South Indian Bank has appointed P R Seshadri as its MD & CEO.

- 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.
- Ajay Kumar Srivastava has been elevated as Managing Director and CEO of Indian Overseas Bank.
- ➤ K Satyanarayana Raju named as new MD and CEO of Canara Bank.
- Q. Shashi Tharoor was conferred which country highest civilian honour 'Chevalier de la Legion d'honneur' in February 2024?

A) Germany

B) France

C) Canada

D) USA

Answer: B

- ✓ Shashi Tharoor, a prolific author and a diplomat-turned-politician, was conferred France's highest civilian honour 'Chevalier de la Legion d'honneur'.
- ✓ Author of several books and the Congress MP from Thiruvananthapuram, Tharoor was conferred the prestigious award at the French Embassy by French Senate President Gerard Larcher.
- ✓ The French government had announced the award for Tharoor, a former Union minister, in August 2022 but was conferred on him on February 2024.
- ✓ The highest French civilian award came in recognition of Dr Tharoor's tireless efforts to deepen Indo-French ties, commitment to international peace and cooperation, and as a long-standing friend of France.
- ✓ Instituted in 1802 by Napoleon Bonaparte, the Legion d'honneur is the highest civilian award given by the French Republic for outstanding service to France, regardless of the nationality of the recipients.

AWARDS AND HONOURS IN NEWS 2023-24

- Shashi Tharoor, a prolific author and a diplomat-turned-politician, was conferred France's highest civilian honour 'Chevalier de la Legion d'honneur'.
- > PV Narasimha Rao, Chaudhary Charan Singh, and MS Swaminathan are set to receive India's highest civilian award, the Bharat Ratna.
- ➤ Karpoori Thakur, a renowned socialist leader and former Chief Minister of Bihar, is set to be posthumously conferred with the Bharat Ratna, India's highest civilian award.

- Another recipient of the Bharat Ratna Award for the year 2024 is Lal Krishna Advani.
- > Dr. Bina Modi, the esteemed Chairperson of Modi Enterprises, has been honored with the prestigious 'Outstanding Business Woman of the Year' Award.
- ➤ REC Secures Best Green Bond Corporate Award At The Asset Triple A Awards 2024.
- > PT Usha Honored with Lifetime Achievement Award by SJFI and DSJA
- Priest Ishwari Prasad Namboodiri Honored with the Shankar Smriti Award
- ➤ The 69th edition of the Filmfare Awards 2024 took place in Gandhinagar, Gujarat.
- ➤ Best Film 12th Fail
- ➤ Best Director Vidhu Vinod Chopra (12th Fail)
- ➤ Best Actor in a Leading Role (Male) Ranbir Kapoor (Animal)
- > Best Actor in a Leading Role (Female) Alia Bhatt (Rocky Aur Rani Kii Prem Kahaani)
- Australia skipper Pat Cummins was announced as the winner of the Sir Garfield Sobers Trophy for the ICC Men's Cricketer of the Year 2023.
- > Veteran Indian batter Virat Kohli was crowned the ICC Men's ODI Cricketer of the Year 2023.
- > Skyways Air Services wins Best Cargo Services Award at Wings India Awards.
- ➤ REC Limited Wins ICAI Award for Excellence in Financial Reporting FY 2022-23.
- ➤ US Air Force Officer Madison Marsh Becomes First Active-Duty Winner Of Miss America 2024
- Savita Kanswal Posthumously Honored With Tenzing Norgay Award
- ➤ Singapore's Changi Airport Earns The Title Of World's Best Airport For 2023
- ➤ Hero MotoCorp's facility wins CII National Award for water management
- Prof B R Kamboj Honoured With M S Swaminathan Award
- > Poet Sukrita Paul Kumar Wins Rabindranath Tagore Literary Prize for 'Salt & Pepper'
- Bengaluru's Kempegowda International Airport Terminal 2 Recognized Among UNESCO's 'Most Beautiful Airports'
- ➤ IREDA's Pradip Kumar Das Wins 'CMD Of The Year' For The Second Straight Year.
- ➤ Poonam Khetrapal Singh Honored with Bhutan's National Order of Merit.
- > Indira Gandhi Peace Prize Awarded to Daniel Barenboim and Ali Abu Awwad"
- Noted Hindi Writer Pushpa Bharati to Receive 33rd Vyas Samman for her 2016 memoir, "Yaadein, Yaadein aur Yaadein."
- Federal Bank Titled "Bank of the Year 2023" in India: The Banker

- > Argentina's football icon, Lionel Messi, has been named Time magazine's Athlete of the Year for 2023
- ➤ Abdullahi Mire, a Somali refugee, has been named the 2023 UNHCR Nansen Refugee Award
- ➤ Paul Lynch who is an Irish author won the 2023 Booker prize for his fifth novel 'Prophet Song'
- Tamil writer Perumal Murugan's 'Fire Bird' Wins 2023 JCB Prize for Literature
- Q. Eight-year-old Ashwath Kaushik has become the youngest player to defeat a Grandmaster by defeating _ during the Bergdorfer Stadthaus Open in Switzerland.

A) Hikaru Nakamura

B) Jan-Krzysztof Duda

C) Jacek Stopa

D) Magnus Carlsen

Answer: C

- ✓ Eight-year-old Ashwath Kaushik has become the youngest player to defeat a grandmaster after trouncing Jacek Stopa during the Burgdorfer Stadthaus Open in Switzerland.
- ✓ The Indian-born Singapore resident learnt to play the game at the age of four and became a World Under-Eight Rapid Champion in 2022.
- ✓ That same year, he had made waves after emerging as a triple champion in the chess variations classic, rapid and blitz at the Under-8 Eastern Asia Youth Championship

CHESS GRANDMASTER IN NEWS 2023-24

- Indian young chess player Rameshbabu Praggnanand has defeated world chess champion Ding Liren in the 'Tata Steel Masters' held in Netherlands.
- ➤ Vaishali Rameshbabu has become the 84th Grandmaster of India.
- Raunak Sadhwani (Maharashtra) won FIDE World Junior Rapid Chess Championship.
- India's Karthikeyan Murali became the third Indian chess player to defeat World No 1 Magnus Carlsen in classical chess after he prevailed over the Norwegian at the Qatar Masters tournament.
- > Divya Deshmukh (Maharashtra) Emerges Winner Of 2023 Tata Steel Chess India Women's Rapid Tournament defeated Koneru Humpy.
- Magnus Carlsen (Norway) wins the Chess World Cup Final 2023.
- Aditya Samant becomes India's 83rd Grandmaster.

- ➤ Indian Grandmaster R. Praggnanandhaa has won the title of V Geza Hetenyi Memorial Super GM Chess Tournament 2023 .
- Q. How much amount of the development assistance loan has Japan committed to India?

A) JPY 232.2 billion

B) JPY 225.2 billion

C) JPY 230.3 billion

D) JPY 239.3 billion

Answer: A

- ✓ Japan has pledged JPY 232 billion for nine projects in India, as confirmed by the exchange of notes on February 20, 2024, between Vikas Sheel of the Indian Ministry of Finance and Suzuki Hiroshi, the Japanese Ambassador.
- The committed ODA loan assistance covers various initiatives, including the Dhubri-Phulbari Bridge, NH 127B (Phulbari-Goeragre section), start-up promotion in Telangana, Chennai Peripheral Ring Road (Phase 2), sustainable horticulture in Haryana, climate change response in Rajasthan, medical facilities in Nagaland, urban water supply in Uttarakhand, and the Dedicated Freight Corridor Project.
- Q. Who has become the first Indian bowler to take 100 wickets against England in Test cricket?

A) Ravindra Jadeja

B) Ravichandran Ashwin

C) Kuldeep Yadav

D) Jasprit Bumrah

Answer: B

- ✓ Ravichandran Ashwin has become the first Indian bowler to take 100 wickets against England in Test cricket.
- ✓ Before this, no Indian bowler had reached 100 wickets against England.
- ✓ Let us tell you that recently Ashwin has completed his 500 test wickets.
- ✓ Ashwin is only the second bowler to take 100 wickets in the Test matches between England and India.
- ✓ Only James Anderson (145 wickets) is ahead of him in this list.
- Q. Former Speaker of Lok Sabha Manohar Joshi passed away, he was also the former Chief Minister of which state?

A) Goa

B) Maharashtra

C) Madhya Pradesh

D) Gujarat

Answer: B

- ✓ Former Chief Minister of Maharashtra and former Lok Sabha Speaker Manohar Joshi passed away at the age of 86.
- ✓ Manohar Joshi served as the Chief Minister of Maharashtra from 1995 to 1999 and Speaker of the Lok Sabha from 2002 to 2004.
- ✓ Joshi became the first non-Congress Chief Minister of Maharashtra
- Q. Where will the three-day International Geeta Mahotsav be organised?

A) Dhaka

B) Colombo

C) Kathmandu

D) Dubai

Answer: B

- ✓ A three-day International Geeta Mahotsav will be organized in Colombo, the capital of Sri Lanka.
- ✓ This three-day festival will start from March 1.
- ✓ This festival will be organized with the financial support of Kurukshetra Development Board of Haryana.
- Q. Who has presided over the 19th Foundation Day celebrations of the Security Printing and Minting Corporation of India Limited (SPMCIL) through hybrid mode in New Delhi?

A) Narendra Modi

B) Nirmala Sitharaman

C) Droupadi Murmu

D) Jagdeep Dhankhar

Answer: B

- ✓ Union Minister for Finance and Corporate Affairs, Nirmala Sitharaman presided over the 19th Foundation Day celebrations of the Security Printing and Minting Corporation of India Limited (SPMCIL) through hybrid mode in New Delhi.
- ✓ The programme was attended in virtual mode across various units of SPMCIL; senior officers, employees, employees/ representatives of recognised unions of Apex Bipartite Forum, EPF and GPF trustees and employees/representatives from SC, ST & OBC organisations participated enthusiastically in the event.
- ✓ The Union Finance Minister also launched three souvenir coins:
- ✓ Coloured souvenir coin on Endangered Animals of India Greater One Horned Rhino
- ✓ Bi-metallic clad souvenir coin on Enlightenment of Buddha
- ✓ Coloured souvenir coin of Ral Lalla and Ayodhya Ram Mandir

- ✓ Security Printing and Minting Corporation of India Limited is a Miniratna Category–I, Central Public Sector Enterprise (CPSE), under the administrative control of Department of Economic Affairs, Ministry of Finance, Government of India.
- Q. Tech Mahindra has acquired how much percent stake in Orchid Cybertech Services (OCSI) through a wholly owned subsidiary for \$3.27 million?

A)100%

B) 80%

C) 70%

D) 50%

Answer: A

- ✓ Tech Mahindra has acquired a 100 percent stake in Orchid Cybertech Services (OCSI) through a wholly owned subsidiary for \$3.27 million.
- ✓ This deal strengthens the relationship with it and aids in expanding existing customer experience capabilities and business in the Philippines, said the IT major.
- ✓ As part of the transaction, OCSI, along with its assets and employees, will be integrated into Tech Mahindra, which will then provide customer support and other services to TPG.
- ✓ Tech Mahindra had last March acquired 100 percent equity shares in Mumbai-based Thirdware Solutions in an all-cash deal for a total consideration of up to \$42 million including earnouts.
- Q. Whirlpool Corporation sold how much percent stake in its Indian unit Whirlpool of India through the open market for \$468 million?

A) 24%

B) 34%

C) 44%

D) 22%

Answer: A

- ✓ Whirlpool Corporation on Tuesday sold 30.4 million shares, constituting a 24% stake in its Indian unit Whirlpool of India through the open market for \$468 million.
- ✓ Following the sale, the parent firm's holding has come down to 51% from 75%.
- ✓ The American consumer durables maker expects to use the proceeds from the stake sale to reduce debt. Whirlpool Corporation expects to reduce its debt by over \$1 billion in 2024 versus 2022.
- ✓ Whirlpool conducted the sale through its subsidiary in Mauritius, reducing its stake in the entity from 75% to 51%.

Q. Which company has registered its operations with the Financial Intelligence Unit of India, about six years after a protracted legal battle ensued between the two entities?

A) PayPal

B) eBay

C) Mobi Kwik

D) Zaak

Answer: A

- ✓ American payments gateway service provider PayPal has registered its operations with the Financial Intelligence Unit of India, about six years after a protracted legal battle ensued between the two entities.
- ✓ It has completed the formal procedure of being designated as a reporting entity under the Prevention of Money Laundering Act (PMLA) recently and submitted documents to FIU.
- ✓ About FIU
- ✓ The FIU is a national agency responsible for receiving, processing, analyzing and disseminating information relating to suspect financial transactions in Indian economic channels to various enforcement agencies and foreign FIUs.
- ✓ The Prevention of Money Laundering Act, 2002 forms the core of the legal framework put in place by India to combat money laundering.
- ✓ PMLA and the Rules notified there under came into force with effect from July 1, 2005.
- ✓ Director, FIU-IND & Director (Enforcement) has been conferred with exclusive and concurrent powers under relevant sections of the Act to implement the act
- Q. Merchant-led digital payments provider Mswipe Technologies has been granted a payment aggregator (PA) licence by the Reserve Bank of India. PA is provided under which section of the Payment and Settlement Systems Act 2007?

A) Section 5

B) Section 7

C) Section 12

D) Section 3

Answer: C

- ✓ Merchant-led digital payments provider Mswipe Technologies said it has been granted a payment aggregator (PA) licence by the Reserve Bank of India.
- ✓ The company had received an in-principle nod from the central bank to operate as a payment aggregator in August 2022.
- ✓ PA is provided under Section 7 of the Payment and Settlement Systems Act, 2007.

- ✓ Till February 2024, 16 entities had received payment aggregator licences from the RBI. Among them are merchant payment solutions providers Juspay and Razorpay, fintech Stripe, search behemoth Google, neobank Open, software major Zoho and food-delivery company Zomato.
- ✓ About Mswipe
- ✓ Founded: 2011
- ✓ Headquarters : Mumbai
- ✓ It provides payment solutions, including point-of-sale devices, unified payments interface (UPI), quick response codes and payment links to help offline merchants receive payments digitally.
- ✓ It also aids offline merchants with loans as well as store and inventory management solutions.
- Q. Eminent Fali S Nariman passed away recently at the age of 95. Who was he?

A) Writer

B) Actor

C) Lawyer

D) Film Director

Answer : C

- ✓ Eminent jurist and Senior Supreme Court Lawyer Fali S Nariman passes away at the age of 95.
- ✓ He served as the additional solicitor general between 1972 and 1975 and resigned from the post during emergency.
- ✓ Nariman was appointed a Senior Advocate by the Supreme Court of India in 1971. He was also a nominated member of the Rajya Sabha from 1999-2005.
- ✓ He was awarded Padma Bhushan in 1991 and Padma Vibhushan in 2007.
- Q. Where was the Seminar on India Defence Equipment SIDE 2024 organized?

A) New Delhi

B) Dhaka

C) Kathmandu

D) Chennai

Answer: B

- ✓ The High Commission of India in Bangladesh hosted a Seminar on Indian Defence Equipment SIDE 2024 in Dhaka, featuring High Commissioner Pranay Verma and Lt. Gen. M.R. Shameem.
- ✓ Verma highlighted Indian defense industry advancements under Prime Minister Modi's "Make in India" initiative, resulting in increased investments and exports.

- ✓ SIDE 2024 signifies India's interest in advancing defense cooperation with Bangladesh, utilizing the US\$500 million Defence Line of Credit extended by the Indian government.
- Q. 'Sammakka Saralamma Jatara' tribal festival, recently seen in the news, is celebrated in which state?
 - A) Telangana

B) Karnataka

C) Kerala

D) Tamil Nadu

Answer: A

- ✓ Mulugu, Telangana is gearing up for the grand celebration of Sammakka-Saralamma Jatara, the largest Tribal Festival in Asia.
- ✓ The event, held at Medaram village in Telangana, showcases the rich tribal heritage of the region.
- ✓ Located 240 km from Hyderabad, the festival signifies unity and cultural devotion, drawing visitors globally.
- ✓ Started as a small gathering, it gained State festival status in 1998, commemorating the 12th-century revolt by Sammakka and Saralamma against oppressive taxes during a drought by Kakatiya rulers.
- Q. Consider the following statements regarding SAMAR assessment certificate:
 - 1. It is jointly developed by the Defence Research and Development Organisation and Quality Council of India.
 - 2. It provides an objective assessment of competency of defence manufacturing enterprises of India.

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: C

- ✓ Recently, the Defence Research and Development Organisation (DRDO) handed over SAMAR assessment certificates to nine Industry Partners.
- ✓ System for Advance Manufacturing Assessment and Rating (SAMAR) certificate is a benchmark to measure the competency of defence manufacturing enterprises.

- ✓ It is an outcome of the collaboration between DRDO and Quality Council of India (QCI) to strengthen the defence manufacturing ecosystem in the country with an objective to further the vision of making India self-reliant in defence manufacturing.
- ✓ Eligibility: All defence manufacturing enterprises, both MSME and Large enterprises, are eligible to apply for this certification.
- ✓ Validity: It is valid for a period of 2 years from the date of issuance of certificate.
- ✓ The certification is based on a maturity assessment model developed by QCI and is applicable to all defence manufacturing enterprises i.e., micro, small, medium and large enterprises.

DRDO IN NEWS 2023-24

- > DRDO successfully conducted four flight trials of the high-speed expendable aerial target 'ABHYAS' recently.
- ➤ Defence Ministry has cleared the proposal of buying a regiment of Pralay tactical ballistic missiles for the Indian Army which can strike targets at 150–500 km.
- ➤ DRDO organises 'Anusandhaan Chintan Shivir' to encourage Defence R&D.
- Larsen & Toubro (L&T) and the Defence Research and Development Organisation (DRDO) have formed a partnership to create an Indigenous Air Independent Propulsion (AIP) System for the submarines in the Indian Navy.
- > DRDO Industry Academia Centre of Excellence inaugurated at IIT Hyderabad.
- Indian Navy and Defence Research & Development Organisation (DRDO) collaborated to conduct the first successful test trial of a locally-made Air Droppable Container called 'ADC-150' from the IL 38SD aircraft off the coast of Goa.
- ➤ Defence Research and Development Organisation (DRDO) celebrated its 66th foundation day on 1st January 2024.
- ➤ Defence Research and Development Organisation (DRDO)
- Founded: 1 January 1958
- ➤ Headquarters : New Delhi
- ➤ Motto: "Strength's Origin is in Knowledge"
- ➤ Chairman : Sameer V Kamat

- Q. Which one of the following is the best description of 'G-33', that was in the news recently?
 - A) A bloc of countries lobbying for increased funding for global health initiatives
 - B) A group of developing countries collaborating on climate change initiatives
 - C) A coalition of nations advocating for special agricultural considerations in international trade negotiations
 - D) A coalition of countries pushing for reforms in the United Nations Security Council

Answer: C

- ✓ Ahead of the 13th ministerial conference of World Trade Organization (WTO), a majority of the G-33 countries have called for a permanent solution to public stockholding for food security.
- ✓ About G-33:
- ✓ The G33 (or the Friends of Special Products in agriculture) is a coalition of developing and least developed countries.
- ✓ Despite the name, there are currently 47 member nations. Some of the main countries include India, China, Indonesia, Pakistan, Nigeria, Philippines, Turkey, Tanzania, Kenya, and South Korea.
- ✓ It was established prior to the 2003 Cancun ministerial conference that have coordinated during the Doha Round of World Trade Organization (WTO) negotiations, specifically in regard to agriculture.
- Q. What was India's ranking in the global cybercrime report for 2023?

A) 79th

B) 80th

C) 85th

D) 84th

Answer: B

- ✓ According to a 2023 report, India is the 80th most targeted country worldwide for cybercrime.
- ✓ The report states that 34% of Indian users were targeted by local threats in 2023, totaling 74 million incidents.
- ✓ In 2023, India has a national cybercrime rate of 129 per hundred thousand citizens.
- ✓ In the third quarter of 2023, India was ranked 10th globally for data breaches, with 369,000 leaked accounts
- Q. India's first 'Gati Shakti Research Chair' has been established at which institute?

A) IIM Ahmedabad

B) IIM Shillong

C) IIT Kanpur

D) IIT Bombay

Answer: B

- ✓ The Ministry of Ports, Shipping & Waterways (MoPSW) and IIM Shillong have joined forces to establish India's inaugural 'Gati Shakti Research Chair.'
- ✓ This collaborative effort aims to boost academic research in multimodal logistics, with a specific focus on the North-East region.
- ✓ The initiative aims to empower students in logistics-related fields by fostering skill development and creating career opportunities.

IIT IN NEWS 2023-24

- ➤ Uttar Pradesh government will sign a Memorandum of Understanding (MoU) with IIT Roorkee for better disaster management in the state.
- Indian Institute of Technology Kanpur (IIT-K) has successfully established and tested India's first Hypervelocity Expansion Tunnel Test Facility.
- > IREDA has entered into an agreement with IIT Bhubaneswar to promote innovation and research in the renewable energy sector.
- > IIT Madras to open new campus at Kandy in Sri Lanka.
- ArcelorMittal and ArcelorMittal Nippon Steel India materials and engineering resources being deployed to construct Asia's first Hyperloop testing facility at IIT Madras, Chennai, India
- Reliance Jio Infocomm, India's largest telecom service provider, is working with the Indian Institute of Technology Bombay to launch 'Bharat GPT', a large language model specifically tailor for India's needs.
- > IIT Guwahati recently developed an indigenous river model, BRAHMA-2D.
- > IIT Kanpur, Indian Navy join forces to drive innovation through research partnership.
- > SAMRIDHI conclave, a deeptech startup acceleration drive launched at IIT Ropar.
- ➤ The First Australia India Education and Skill Council (AIESC) meeting was held at IIT Gandhinagar, Gujarat.
- > IIT Kanpur and Airbus to collaborate to boost aerospace talent base in India.
- > IIT Kanpur has signed an MoU with private lender ICICI Bank to support the startup ecosystem in the institute.
- > IIT Guwahati have developed pharmaceutical and food products from tea factory waste.
- ➤ IIT Jodhpur scientists develop 'CODE' device for good air quality.

- ➤ IIT Madras-incubated space tech startup GalaxEye Space on 29 August 2023 launched their drone-based synthetic aperture radar (SAR) system, Ahead of their planned satellite launch in 2024.
- > IIT Bombay has received a donation of \$18.6 million from an alumnus towards the establishment of a Green Energy and Sustainability Research Hub.
- ➤ IIT Guwahati has signed MoU with the Indian Council of World Affairs (ICWA) to build capacity/skills in international affairs and foreign policy.
- ➤ IIT Guwahati researchers develop Al-based model for knee X-ray.
- ➤ Infosys co-founder Nandan Nilekani donated ₹315 crores to IIT Bombay.
- ➤ IIT-Madras generates hydrogen from seawater using solar energy.
- ➤ India, Israel to jointly develop Center of Water Technology at IIT Madras.
- > IIT Madras researchers partner for development of materials and micro-device processing techniques.
- > IIT Kanpur's C3iHub, a cybersecurity Technology Innovation Hub, has launched a Cybersecurity Skilling Programme.
- > IIT Madras to set up its first international campus in Tanzania.
- Indian Institute of Technology Madras will be provided a grant of Rs 242 crore over a period of five years to carry out research on Lab Grown Diamonds (LGD).
- ➤ Indian Institute of Technology (IIT) Bombay has been ranked 1st in India and 47th globally in engineering and technology by the QS World University Rankings for 2023.
- ➤ IIT Indore, in partnership with NASA-Caltech and the University of Gothenburg in Sweden, has designed an inexpensive camera setup.
- Indian Institute of Technology Madras (IIT Madras) Researchers have developed a three-dimensional (3D) paper-based portable device that can detect adulteration in milk within 30 seconds.
- ➤ IIT Kanpur to Host Youth20 Consultation under G20 Presidency of India.
- ➤ IIT Bombay's SHUNYA secures second place in 'Solar Decathlon' Build Challenge in US.
- > Students of the Indian Institute of Technology (IIT) Indore won an award of AED (Emirates Dirham) 1 million along with a gold medal at the World Government Summit in Dubai.
- > IIT Indore Students Awarded with Global Best M-GOV Awards by Egyptian President.
- > Startup Incubation and Innovation Centre (SIIC) at IIT Kanpur has entered into a Corporate Social Responsibility (CSR) agreement with Advanced Weapons and Equipment India Limited.
- ➤ DRDO Industry Academia Centre of Excellence inaugurated at IIT Hyderabad.

- ➤ IIT Madras-incubated firm has developed an indigenous mobile operating system called BharOS.
- > IIT Madras Centre of Excellence working with DRDO on Advanced Defence Technologies including Combat Vehicle Technologies.
- > IIT Madras researchers develop machine learning tool to detect tumour in brain, spinal cord.
- ➤ ISRO plans to develop astronaut training module with IIT Madras.
- Q. In which country is the Mobile World Congress 2024 being organized?

A) Italy

B) France

C) Spain

D) India

Answer: C

- ✓ Mobile World Congress 2024 is being organized in Barcelona, Spain from 26 to 29 February.
- ✓ Mobile World Congress 2024 is being hosted by GSMA.
- ✓ The GSMA is a global association representing the interests of mobile network operators around the world.

SUMMIT & CONFERENCE IN NEWS 2023-24

- ➤ Vice-President Jagdeep Dhankhar inaugurates World Sustainable Development Summit (WSDS 2024) in Delhi.
- ➤ WSDS 2024 is the 23rd edition of the summit.
- ➤ WSDS 2024 will take place on the theme 'Leadership for the Sustainable Development and Climate Justice
- > 54th annual meeting of the World Economic Forum (WEF) is being held in Davos, Switzerland from 15 January 2024.
- Theme of 54th meeting of WEF: 'Rebuilding Trust'.
- India launched Global Good Alliance for Gender Equity and Equality, at the World Economic Forum Summit at Davos, Switzerland, held from 15-19 January 2024.
- ➤ Prime Minister Modi inaugurated the 10th Vibrant Gujarat Global Summit- 2024 at Mahatma Mandir, Gandhinagar, on 10 January 2024.
- Theme of 10th Vibrant Gujarat Global Summit- 2024: 'Gateway to the Future'.
- ➤ India has been selected for the first time to chair and host the 46th session of the UNESCO World Heritage Committee.

- ➤ The 46th session of the UNESCO World Heritage Committee will be held in New Delhi between 21 and 31 July 2024.
- Egypt, Ethiopia, Iran, Saudi Arabia and the United Arab Emirates joined BRICS as new full members. This group has now become an organization of 10 countries.
- Russia's tenure as Chairman of BRICS begins from January 1, 2024.
- > 27th WAIPA World Investment Conference (WIC) started on 11 December 2023 in New Delhi
- ➤ India Internet Governance Forum 2023 (IIGF-2023) will be organized on 5 December 2023 in New Delhi.
- ➤ India is going to organize a three-day (4 to 6 December) Global Technology Summit (GTS) from 4 December 2023
- Q. In which country will the SAFF Under-16 Women's Championship be organized?

A) India

B) Bangladesh

C) Nepal

D) Sri Lanka

Answer: C

- ✓ SAFF Under-16 Women's Championship will be organized in Nepal from March 1-10.
- ✓ For this, a 23-member Indian team has been announced. India was the winner of the SAFF Under-15 format in 2018 and 2019.
- ✓ This is the first time that the SAFF Under-16 Women's Championship is being organized
- Q. Where is the global textile event 'Bharat Tex 2024' being organised?

A) Dubai

B) Dhaka

C) New Delhi

D) Colombo

Answer: C

- ✓ Prime Minister Narendra Modi inaugurated the global textile event 'Bharat Tex 2024' in New Delhi.
- ✓ On this occasion, PM Modi said that Bharattex2024 is a platform to showcase India's extraordinary capabilities in the textile industry.
- ✓ Representatives of more than 100 countries are participating in this global event

- Q. With whom has the Bihar state government signed an agreement to promote the startup ecosystem?
 - A) NITI Aayog

B) SIDBI

C) World Bank

D) New Development Bank

Answer: B

- ✓ Bihar state government has signed an MoU with Small Industries Development Bank of India (SIDBI) to promote the startup ecosystem in the state.
- ✓ Its objective is to transform Bihar as a startup hub and create a favorable environment for startups.
- ✓ Bihar Startup Fund Trust (BSFT) has been set up with an initial corpus of Rs 500 crore.
- Q. Who laid the foundation stone of the first railway station of Sikkim state?

A) Narendra Modi

B) S Jaishankar

C) Anil Kumar Lahoti

D) Ajay Prasad Sinha

Answer: A

- ✓ Prime Minister Narendra Modi laid the foundation stone of the first railway station of Sikkim state on 26 February.
- ✓ In the first phase, railway infrastructure will be developed from Sevoke to Rangpo.
- ✓ The second phase includes the rail project from Rangpo to Gangtok and finally the third phase includes the rail project from Gangtok to Nathula.
- Q. How many astronauts have been nominated for the Gaganyaan mission?

A) 4

B) 5

C) 6

D) 7

Answer: A

- ✓ The names of 4 astronauts have been announced for India's ambitious space mission Gaganyaan Mission.
- ✓ This includes Group Captain Prashant Balakrishnan Nair, Group Captain Ajit Krishnan, Group Captain Angad Pratap and Wing Commander Shubhanshu Shukla.
- ✓ The Prime Minister also presented astronaut wings to the astronauts.

- Q. Which player made the record of the fastest century in T20 International cricket history?
 - A) Kushal Malla

B) Jan Nicole Lofty-Eaton

C) David Miller

D) Rohit Sharma

Answer: B

- ✓ Namibian cricketer John Nicol Loftie-Eaton has created cricket history by scoring the fastest century in T20 International cricket history in just 33 balls, breaking the previous record held by Nepal's Kushal Malla. Eaton achieved this feat in a T20 match played against Nepal
- Q. In which Indian state has the world's first Vedic clock been installed?
 - A) Uttar Pradesh

B) Madhya Pradesh

C) Rajasthan

D) Arunachal Pradesh

Answer: B

- ✓ The world's first Vedic clock has been installed in Ujjain district of Madhya Pradesh, which will be unveiled on March 1.
- ✓ This watch will display time as per Indian traditional calendar.
- ✓ Prime Minister Narendra Modi will virtually inaugurate this clock installed on the 85 feet high tower at Jantar Mantar in the city on March 1.
- Q. Where will a new regional office of the Central Board of Film Certification be established?

A) Shimla

B) Chandigarh

C) Srinagar

D) Jaipur

Answer: B

- ✓ Union Information and Broadcasting Minister Anurag Singh Thakur announced that a regional office of the Central Board of Film Certification (CBFC) will be opened in Chandigarh.
- ✓ He made this announcement on the occasion of the closing ceremony of 'Chitra Bharati Film Festival' in Chandigarh.
- ✓ CBFC is a statutory film-certification body under the Ministry of Information and Broadcasting, Government of India.

- Q. Shahpur Kandi Dam Project, recently seen in the news, is located on which one of the following rivers?
 - A) Manas

B) Beas

C) Ghaghra

D) Ravi

Answer: D

- ✓ In a significant development, the completion of the Shahpur Kandi barrage, situated at the Punjab-Jammu and Kashmir border, has effectively halted the flow of water from the River Ravi to Pakistan.
- ✓ About Shahpur Kandi Dam Project:
- ✓ It is located on the Ravi River in Pathankot district, Punjab, downstream from the existing Ranjit Sagar Dam.
- ✓ The water released by Ranjit Sagar Dam is utilized for generating power from this project.
- ✓ The main purpose behind the construction of this dam is power generation and irrigation in Punjab and J&K States.
- ✓ It is constructed by the irrigation department of the Government of Punjab.
- ✓ The project consists of a 55.5 m high concrete gravity dam, a 7.70 km long hydel channel, two head regulators, and two powerhouses.
- ✓ The total output capacity of the project is 206 MW.
- Q. Which of the following best describes Hanooman, recently seen in news?
 - A) An indigenously developed aircraft carrier
 - B) A new plant species
 - C) A newly discovered Sea mount
 - D) A multimodal AI tool

Answer: D

- ✓ In collaboration with the BharatGPT ecosystem led by IIT Bombay, Seetha Mahalaxmi Healthcare (SML) has introduced 'Hanooman,' a suite of Indic large language models trained across 22 Indian languages.
- ✓ It is a series of large language models (LLMs) that can respond in 11 Indian languages like Hindi, Tamil, and Marathi, with plans to expand to more than 20 languages.
- ✓ Capabilities: It is a multimodal AI tool, which can generate text, speech, videos and more in multiple Indian languages.

- ✓ The size of these AI models ranges from 1.5 billion to a whopping 40 billion parameters.
- ✓ Applications: It has been designed to work in four fields, including health care, governance, financial services, and education.
- Q. Beyt Island, recently seen in the news, lies off the coast of:

A) Karnataka

B) Odisha

C) Maharashtra

D) Gujarat

Answer: D

- ✓ Prime Minister Narendra Modi recently inaugurated the 'Sudarshan Setu' bridge connecting Beyt Dwarka island to mainland Okha in Gujarat's Devbhumi Dwarka district.
- ✓ About 'Sudarshan Setu' Bridge:
- ✓ It is India's longest cable-stayed bridge, at 2.32 km, on the Arabian Sea, connecting Beyt Dwarka island to mainland Okha in Gujarat's Devbhumi Dwarka district.
- ✓ It boasts a unique design, featuring a footpath adorned with verses from the Bhagavad Gita and images of Lord Krishna on both sides.
- ✓ It also has solar panels installed on the upper portions of the footpath, generating one megawatt of electricity.
- ✓ The 2.32 km bridge, including 900 metres of a central double-span cable-stayed portion and a 2.45 km long approach road, has been constructed at a cost of Rs 979 crore.
- ✓ Key Facts about Beyt Dwarka:
- ✓ Beyt Island (also called Bet Dwarka or Shankodhar) is a small island off the coast of Dwarka, Gujarat.
- ✓ Located at the mouth of the Gulf of Kutch, the island is enclosed by a few temples, white sand beaches, and coral reefs

GUJARAT IN NEWS 2023-24

- Gujarat government is going to start the country's first submarine tourism.
- ➤ Union Minister of Fisheries, Animal Husbandry and Dairying Parshottam Rupala inaugurated the Global Fisheries Conference India 2023 at Gujarat Science City, Ahmedabad.
- ➤ Dhordo, a village located in the Kutch district of Gujarat, known for its annual Rann Utsav has been bestowed with the title 'Best Tourism Village' by the United Nations World Tourism Organization (UNWTO).

- ➤ Prime Minister Narendra Modi has laid the foundation Stone for the Akashvani Dahod FM Relay Station Project in Gujarat.
- ➤ Gujarat Assembly has passed the Gujarat Local Authorities Law (Amendment) Bill 2023 by a majority vote to raise reservation for Other Backward Class (OBC) communities in local self-government bodies to 27 percent from the current 10 percen.
- ➤ 'Gujarat Declaration' outlining the outcome of the first WHO Traditional Medicine Global Summit 2023 released.
- ➤ In a significant development for India's energy sector, Prime Minister Narendra Modi announced that the 700 MW nuclear power plant located in Kakrapar, Gujarat, has commenced its operations at maximum capacity.
- Gujarat to host 69th edition of Filmfare Awards in 2024.
- London-based company OneWeb and the Gujarat Government's Science and Technology Department have signed a Memorandum of Understanding (MoU) today for the establishment of a 'Satellite Network Portal Site' in Gujarat.
- > Union Home and Cooperation Minister Amit Shah organized a virtual ceremony to lay the foundation stone of the country's first cooperative-run Sainik School.
- > Sarbananda Sonowal inaugurated the best tourism facilities in the historical lighthouses of Gujarat.
- ➤ Under the Sagarmala programme, the Ministry of Ports, Shipping and Waterways is developing a National Maritime Heritage Complex, a world-class facility at Lothal, Gujarat.
- > Gujarat government signs MoU with US chip maker firm Micron Technology for semiconductor assembly and testing facility in Ahmedabad.
- ➤ Indian cabinet has given its approval to Micron Technology's plan to invest \$2.7 billion in setting up a semiconductor testing and packaging unit in Gujarat.
- ➤ 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.
- Q. Attukal Pongala festival, recently seen in the news, is celebrated in which state?

A) Gujarat

B) Kerala

C) Maharashtra

D) Karnataka

Answer: B

- ✓ Attukal Pongala, the world's largest women's congregation festival, extends globally with devotees observing rituals in the US and the UK.
- ✓ It is celebrated annually at Kerala's Attukal Bhagavathy Temple, the event spans 10 days, starting on the Karthigai star of the Malayalam month of Makaram or Kumbham.
- ✓ On the 9th day, the Attukal Pongala Mahotsavam occurs, featuring the ritualistic preparation and offering of a sweet payasam to the Goddess Bhagavathy, signifying the festival's cultural and religious significance

FESTIVAL IN NEWS 2023-24

Orange Festival : Nagaland

Pakke Paga Hornbill Festival: Arunachal Pradesh

Ethnic Mamani Festival : Ladakh

International Camel Festival: Bikaner, Rajasthan

Chandubi Festival : Assam

➤ International Purple Fest 2024 - Goa

National Street Food Festival: New Delhi

> Kuno Forest Festival : Madhya Pradesh

> 'Shar Amartala Torgya' Festival : Arunachal Pradesh

> 24th Hornbill Festival : Nagaland

> Dhillo festival : Goa

➤ India International Science Festival (IISF) 2023 : Faridabad, Haryana

Arattu festival : Kerala

> Banni festival : Andhra Pradesh

Zanskar Festival : Ladakh

➤ Indo-Latin America Cultural Festival : New Delhi

Nuakhai festival : Odisha

Nadi Utsav : Delhi

Karnataka Cultural Festival : Sri Lanka .

➤ Unmesha' – International Literature Festival and 'Utkarsh' – Festival of Folk and Tribal Performing

Arts: Bhopal, Madhya Pradesh

> Festival of Libraries 2023 : New Delhi.

Chachin Grazing Festival : Arunachal Pradesh

➤ Harela Festival : Uttarakhand

Bonalu Festival : Telangana

Kharchi Puja : Tripura

Palkhi festival : Maharashtra

Raja festival : Odisha

Q. Consider the following statements regarding Household Consumption Expenditure Survey:

1. It is conducted by the National Statistical Office.

2. It helps to review critical economic indicators like Gross Domestic Product and poverty levels.

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: C

- ✓ For the first time in about 11 years, the government released the broad findings of the All India Household Consumption Expenditure Survey carried out between August 2022 and July 2023.
- ✓ It is usually conducted by the National Statistical Office (NSO) every five years.
- ✓ This survey aims at generating estimates of household Monthly Per Capita Consumption Expenditure (MPCE) and its distribution separately for the rural and urban sectors of the country, for States and Union Territories, and for different socio-economic groups.
- ✓ Highlights of the survey
- ✓ The average monthly per capita consumption expenditure (MPCE) in Indian households rose by 33.5% since 2011-12 in urban households to ₹3,510, with rural India's MPCE seeing a 40.42% increase over the same period to hit ₹2,008.
- ✓ The proportion of spending on food has dropped to 46.4% for rural households from 52.9% in 2011-12, while their urban peers spent just 39.2% of their overall monthly outgoes on food compared with 42.6% incurred 11 years earlier.
- ✓ This reduction could translate into a lower weightage for food prices in the country's retail inflation calculations.
- ✓ Among the States, the MPCE is the highest in Sikkim for both rural (₹7,731) and urban areas (₹12,105).
- ✓ It is the lowest in Chhattisgarh, where it was ₹2,466 for rural households and ₹4,483 for urban household members.
- ✓ Significance: The data will play a key role in reviewing critical economic indicators, including the Gross Domestic Product (GDP), poverty levels, and the Consumer Price Inflation (CPI).
- Q. Which is the longest cable-stayed bridge in India?

A) Atal Setu

B) Sudarshan Setu

C) Howrah Setu

D) Pamban Setu

Answer: B

- ✓ Prime Minister Narendra Modi inaugurated 'Sudarshan Setu', India's longest cable-stayed bridge over the Arabian Sea in Gujarat.
- ✓ This bridge is 2.32 km long which connects Okha and Bet Dwarka.
- ✓ It is the longest cable-stayed bridge in India.
- ✓ Rs 980 crore has been spent in its construction.

- ✓ There are solar panels on the upper part of the footpath of this bridge which will help in generating one megawatt of electricity.
- ✓ The bridge has also been constructed with four lanes and a 2.50 meter wide footpath on each side.
- Q. Who won the Best Male Actor award at the Screen Actors Guild Awards?
 - A) Christopher Nolan

B) Robert Downey Jr.

C) Cillian Murphy

D) Da'Vine Joy Randolph

Answer: C

- ✓ 'Oppenheimer' directed by Christopher Nolan won three awards at the Screen Actors Guild (SAG) Awards.
- ✓ The Best Male Actor award was given to Cillian Murphy for his brilliant performance in Oppenheimer. Robert Downey Jr. received the award for Best Actor in a Supporting Role.
- ✓ Oppenheimer also received the Best Film Artists Award.
- ✓ This year's Lifetime Achievement Award was given to veteran singer and actress Barbra Streisand
- Q. Kiru Hydel Project, recently seen in the news, is located in which state/UT?
 - A) Tamil Nadu
 - B) Uttar Pradesh
 - C) Karnataka
 - D) Jammu & Kashmir

Answer: D

- ✓ The CBI conducted raids related to alleged corruption in awarding a contract for the Kiru Hydel Project in Jammu and Kashmir's Kishtwar district, focusing on the former Governor.
- ✓ The Kiru Hydel Power Project is a run-of-the-river scheme over the Chenab River, developed by Chenab Valley Power Projects (CVPP), a joint venture between NHPC, JKSPDC, and PTC.
- ✓ The project aims to benefit several states and union territories in Northern India, with a 49%, 49%, and 2% shareholding, respectively.
- Q. With reference to Ken River, consider the following statements:
 - 1. It is one of the major rivers of the Bundelkhand region of central India.
 - 2. It is a tributary of the Chambal River.
 - 3. It flows through Madhya Pradesh and Uttar Pradesh.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: B

- ✓ The Prime Minister in 'Mann Ki Baat' recently cited crocodiles in Ken River to hail how technology is being used extensively for the conservation of wildlife in different parts of the country.
- ✓ About Ken River:
- ✓ It is one of the major rivers of the Bundelkhand region of central India.
- ✓ It flows through two states, namely Madhya Pradesh and Uttar Pradesh.
- ✓ It is a tributary of the Yamuna River. The river is the last tributary of the Yamuna before the Yamuna joins the Ganga.
- ✓ The river originates near the village of Ahirgawan on the north-west slopes of the Kaimur Range in the district of Jabalpur, Madhya Pradesh
- ✓ Tributaries: The major tributaries of the Ken River are Bawas, Dewar, Kaith, Baink, Kopra, and Bearma.
- Q. Which one of the following is the best description of 'G-33', that was in the news recently?
 - A) A bloc of countries lobbying for increased funding for global health initiatives
 - B) A group of developing countries collaborating on climate change initiatives
 - C) A coalition of nations advocating for special agricultural considerations in international trade negotiations
 - D) A coalition of countries pushing for reforms in the United Nations Security Council

Answer : C

- ✓ Ahead of the 13th ministerial conference of World Trade Organization (WTO), a majority of the G-33 countries have called for a permanent solution to public stockholding for food security.
- ✓ About G-33:
- ✓ The G33 (or the Friends of Special Products in agriculture) is a coalition of developing and least developed countries.
- ✓ Despite the name, there are currently 47 member nations. Some of the main countries include India, China, Indonesia, Pakistan, Nigeria, Philippines, Turkey, Tanzania, Kenya, and South Korea.

- ✓ It was established prior to the 2003 Cancun ministerial conference that have coordinated during the Doha Round of World Trade Organization (WTO) negotiations, specifically in regard to agriculture.
- Q. According to Global investment advisory firm Jefferies, India is to be the third largest economy by which year?

A) 2028 B) 2030

C) 2027 D) 2060

Answer: C

- ✓ Global investment advisory firm Jefferies has projected an optimistic outlook for the Indian economy and its equity markets.
- ✓ The New York-headquartered firm said that in the last ten years, India has seen fundamental structural reforms that have created the framework for the country to realise its full potential.
- ✓ India's GDP will likely touch five trillion US dollars making it the third largest economy by 2027, overtaking Japan and Germany, maintaining the status of fastest-growing large economy.
- ✓ The Global Firm in its report has observed that India's market capitalization at 4.3 trillion US dollars ranks 5th in the world behind USA, China, Japan and Hong Kong

TARGET YEAR IN NEWS 2023-24

- ➤ National Strategic Plan & Roadmap for Leprosy (2023-27) to achieve zero transmission of leprosy by 2027.
- ➤ India self-reliant in pulses by December 2027
- ➤ Indian Consumer Tech To Touch \$300 Bn By 2027.
- India is expected to overtake Japan and Germany to emerge as the third largest economy in the world by 2027.
- Members of the Association of Asia Pacific Airlines (AAPA) collectively have set an "aspirational target" of 5% sustainable aviation fuel (SAF) usage by 2030.
- India to push developed nations to become carbon-negative before 2050.
- This 'Bharat Drone Shakti 2023' event will help the country to achieve its commitment of becoming a global drone hub by 2030.
- ➤ Vaccine manufacturer Indian Immunologicals Limited (IIL) expects to commercially launch its dengue fever vaccine by early 2026.

- ➤ Group Chief Economic Advisor at the State Bank of India (SBI), Soumya Kanti Ghoshon has reiterated that India is likely to become the third-largest economy by 2027.
- ➤ The Ministry of Coal has set a target to gasify 100 million tonnes of coal by FY 2030.
- According to the report of Goldman Sachs Research, by the year 2075, India will become the second largest economy in the world after China leaving behind not only Japan and Germany but also America.
- ➤ UNEP suggests measures to reduce 80% of world's plastic pollution by 2040.
- India aims to become one trillion dollar tourism economy by 2047.
- ➤ The government announced a plan to add 250 GW of renewable energy capacity in the next five years to achieve its target of 500 GW of clean energy by 2030.
- ➤ India has set targets for half of its installed electricity capacity to be from non-fossil fuel sources by 2030 and for the country to attain net-zero carbon emissions by 2070.
- > 2023 foreign trade policy has the vision to take India's goods and services exports to \$2 trillion by 2030.
- ➤ India to get 9% of Electricity from Nuclear Sources by 2047.
- ➤ India sets target to become 'Global Hub for Green Ship' building by 2030
- Indian Railways to become Net Zero Carbon Emitter by 2030.
- India to produce 5 million tonnes of green hydrogen by 2030.
- India has set a target to replace the use of diesel by renewable energy in the agriculture sector by 2024.
- Indian Government has set a target to eliminate TB in India by 2025.
- ➤ India targets ₹25,000-cr worth defence exports by 2024.
- Reserve Bank of India's 2023 monetary policy objective is to hold inflation within the mandated tolerance band and guide it towards the medium-term target of 4% by 2024.
- Q. Kalyani Steel Ltd has signed an MoU with which state government to set up a manufacturing facility with an investment of Rs 11,750 crore?

A) Madhya Pradesh

B) Odisha

C) Haryana

D) Gujarat

Answer: B

- ✓ Kalyani Steel Ltd has signed an MoU with the Odisha government to set up a manufacturing facility with an investment of Rs 11,750 crore.
- ✓ The project for manufacturing titanium metal, aerospace and automotive components and advanced speciality steel at Gajamara in Dhenkanal district will create 10,000 job opportunities.
- ✓ The project would catalyze the growth of micro, small and medium enterprises (MSMEs), spurring the development of a vibrant ecosystem of ancillary industries and OEM (original equipment manufacturer) suppliers, providing many more employment opportunities.

ODISHA IN NEWS 2023-24

- > Odisha government declared the Gupteswar forest in Koraput district as its fourth Biodiversity Heritage Site (BHS).
- > Odisha To Establish The World's First Melanistic Tiger Safari.
- ➤ It is located near Similipal Tiger Reserve (STR) in Mayurbhanj.
- ➤ Kai Chutney, also known as Red Ant Chutney, from Odisha, has been granted the Geographical Indication (GI) tag due to its unique taste and texture.
- Aditya Birla Group's Hindalco Industries will invest Rs 800 crore to set up a battery aluminium foil plant in Odisha.
- > President Draupadi Murmu has launched the National Education Campaign titled "New Education for New India" in Odisha.
- > Odisha Cabinet, led by Chief Minister Naveen Patnaik, has granted approval for the 'Location Accessible Multi-modal Initiative (LAccMI)' scheme.
- Minister of Civil Aviation, Shri Jyotiraditya M Scindia inaugurated Utkela Airport owned by the Government of Odisha.
- Recently, Koraput Kalajeera Rice,' an aromatic rice of odisha has got Geographical Indications status.
- ➤ Odisha Chief Minister Naveen Patnaik has distributed land right certificates to the 65,000 poor families living in the slums of five metropolitan cities including Bhubaneswar, Cuttack, Berhampur, Sambalpur, and Rourkela.
- > Odisha Chief Minister Naveen Patnaik has launched the 'Mo Jungle Jami Yojana' for indigenous people of the state to ensure individual and community rights over forest land for eligible beneficiaries.
- ➤ India's biggest natural arch formed 184 million years ago discovered in Odisha by Geological Survey of India (GSI).

- > 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.
- > 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 slumfree by the end of 2023.
- Q. Which state government has launched 'Savera' program aimed at early detection and prevention of breast cancer?

A) Gujarat

B) Haryana

C) Madhya Pradesh

D) Rajasthan

Answer: B

- ✓ Haryana Chief Minister Manohar Lal Khattar has inaugurated the Savera programme aimed at early detection and prevention of breast cancer.
- ✓ It was initiated by the Medanta Foundation in collaboration with the Health Department in Gurgaon.
- ✓ Under the scheme, visually impaired people will conduct screening for breast cancer.
- ✓ The importance of this ability has been understood, tested, and used by people associated with the medical world.

- ✓ Breast cancer is one of the cancer types that mainly occurs in women residing in cities. He said that about 90,000 women across the country lose their lives due to breast cancer, on a daily basis.
- Q. Which among the following companies has become the first government firm to collaborate with SACE, an Italian export agency, to boost the corporation between the two countries?

A) NTPC Limited

B) Power Finance Corporation

C) TP renewable Microgrid

D) Torrent Power

Answer: B

- ✓ State-owned Power Finance Corporation (PFC) has become the first government firm to collaborate with SACE, an Italian export credit agency, to boost the cooperation between the two countries.
- ✓ PFC is partnering with SACE, the export credit agency of Italy, for an innovative ECA-backed financing facility under its 'Push Strategy' initiative.
- ✓ This proposed partnership will position PFC as the first government-owned entity in India to partner with SACE under this initiative.
- ✓ Through this structure, PFC will benefit from an 80 per cent guarantee from SACE, with HSBC acting as a coordinating bank, lead arranger and facility agent for the financing of up to 200 million euros.
- Q. Zurich Insurance will acquire how much percent stake in Kotak General for Rs 5,560 crore in a single tranche?

A) 40%

B) 50%

C) 60%

D) 70%

Answer: D

- ✓ Private sector lender Kotak Mahindra Bank has informed the exchanges that Zurich Insurance will acquire a 70 per cent stake in the bank's general insurance arm, Kotak Mahindra General Insurance, for Rs 5,560 crore, in a single tranche.
- ✓ In November 2023, the bank had announced the sale of a 51 per cent stake in Kotak Mahindra General Insurance to Zurich Insurance for Rs 4,051 crore through a combination of fresh capital infusion and share purchase, followed by a 19 per cent stake sale within a period of three years.
- ✓ The proposed 70 per cent acquisition is subject to regulatory approval from the Reserve Bank of India (RBI) and the Insurance Regulatory and Development Authority of India (IRDAI).

- Q. Who is the author of book titled "The Great Flap of 1942: How the Raj Panicked over a Japanese Non-invasion"?
 - A) Shashi Tharoor

- B) Chetan Bhagat
- C) Mukund Padmanabhan
- D) Amitav Ghosh

Answer: C

- ✓ The book titled "The Great Flap of 1942: How the Raj Panicked over a Japanese Non-invasion" was authored by Mukund Padmanabhan.
- ✓ It is published by Vintage Books.

FAMOUS BOOKS & AUTHOR IN NEWS 2023-24

- ➤ UNEQUAL: Why India Lags Behind Its Neighbours : Swati Narayan
- Gandhi: A Life in Three Campaigns: M.J. Akbar and K. Natwar Singh
- Assam's Braveheart Lachit Barphukan : Arup Kumar Dutta
- An Uncommon Love: The Early Life of Sudha and Narayana Murthy: Chitra Banerjee Divakaruni
- Gandhi: A Life in Three Campaigns: M.J. Akbar & co-author K. Natwar Singh
- Modi: Energising A Green Future: Pentagon Press in collaboration with the Dr. Shyama Prasad Mookerjee Research Foundation
- Sanskriti ke Ayaam : Manorama Mishra
- Four Stars of Destiny: An Autobiography: General Manoj Mukund Naravane
- > The Babri Masjid Ram Mandir Dilemma: Madhav Godbole
- > Breaking the Mould: Reimagining India's Economic Future: Raghuram Rajan & Rohit Lamba
- > Zeba: An Accidental Superhero: Huma Qureshi
- Welcome to Paradise : Twinkle Khanna
- ➤ India's Moment : Changing Power Equations around the World : Mohan Kumar
- > Pranab, My Father: A Daughter Remembers: Sharmishtha Mukherjee
- > Thread by Thread, on the life of Shambhu Kumar or 'the' S Kumar: Sathya Saran
- Do Palkon Ki Chhavn Main: Hema Joshi
- Nilavu Kudicha Simhangal ('Lions that drank the Moonlight'): Autobiography of S Somanath
- Courting India: England, Mughal India and the Origins of Empire: Nandini Das

Q. Joint military exercise 'Dharma Guardian' is being organized between India and which country?

A) Japan

B) France

C) Italy

D) Australia

Answer: A

- ✓ The 5th edition of the joint military exercise 'DHARMA GUARDIAN' is being organized at the Mahajan Field Firing Range in Rajasthan.
- ✓ This exercise is being conducted from 25 February to 9 March 2024.
- ✓ Exercise 'Dharma Guardian' is an annual military exercise and is conducted by the armies of India and Japan.
- Q. In which state was the foundation stone of ISRO's second spaceport laid?
 - A) Kerala
 - B) Odisha
 - C) Karnataka
 - D) Tamil Nadu

Answer: D

- ✓ Prime Minister Narendra Modi recently laid the foundation stone of the second spaceport of the Indian Space Research Organization (ISRO) in Kulasekarapattinam, Tamil Nadu. Rs 950 crore will be spent on this project.
- ✓ It is being built on approximately 2,233 acres and is expected to be operational in two years.

ISRO IN NEWS 2023-24

- > PM Modi laid the foundation stone of the second spaceport of the Indian Space Research Organization (ISRO) in Kulasekarapattinam, Tamil Nadu.
- ➤ ISRO has successfully launched meteorological satellite INSAT-3DS with the GSLV-F14/INSAT-3DS mission from SDSC-SHAR, Sriharikota.
- Vyommitra(Woman Robot Astronaut) is going to fly into Space ahead of ISRO's "Gaganyaan" Mission
- ➤ ISRO has completed all key tests on Insat-3DS satellite before the final review which will be followed by its shipping to the spaceport in Srihari Kota, Andhra Pradesh.

- ➤ Indian Space Research Organisation (ISRO) launched the PSLV-C58 X-ray Polarimeter Satellite (XPoSat) mission.
- ➤ Indian Space Research Organization (ISRO) is planning to send Indian astronauts to the moon for the first time by 2040.
- ➤ ISRO's Next Moon Mission in Collaboration with Japan Gathers Steam. This mission, called LUPEX, or Lunar Polar Exploration, is slated for 2024-25.
- > Centre has approved the establishment of a new spaceport in Kulasekarapattinam, Tamil Nadu for carrying out the launches of the Small Satellite Launch Vehicles (SSLV) developed by the ISRO.
- ➤ ISRO has announced a new online training programme for post-graduate and final-year undergraduate students of physical sciences and technology. The programme is called Space Science and Technology Awareness Training (START).
- ➤ ISRO will launch Singapore's TeLEOS-2 satellite using the Polar Satellite Launch Vehicle (PSLV) from the Satish Dhawan Space Center in Sriharikota.
- ➤ Indian Space Research Organisation (ISRO)
- Founded: 15 August 1969
- > HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- > 10th Chairman : S Somanath
- Aryabhata India's first satellites Launched on 19 April 1975.
- ➤ GSAT-1 India's first commercial satellite.
- > SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India
- Q. With reference to Additional Tier-1 (AT-1) Bonds, consider the following statements:
 - 1. They are perpetual bonds with no maturity date.
 - 2. They have a lower interest rate than other bonds.
 - 3. They have a call option, which allows the banks to buy back the bonds from the investors.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: B

- ✓ State Bank of India (SBI) is unlikely to utilize the enabling provision to raise nearly Rs 11,900 crore through additional tier-I (AT-1) bonds due to pricing issues in the current fiscal.
- ✓ About Additional Tier-1 (AT-1) Bonds:
- ✓ AT-1 bonds are perpetual bonds with no maturity date.
- ✓ Investors in these bonds do not get their principal back.
- ✓ However, the interest continues forever. AT-1 bonds have a higher interest rate than other bonds.
- ✓ Due to the perpetual nature of AT-1 bonds, these are often treated and viewed as equity, not debt.
- ✓ How are AT-1 Bonds Issued?
- ✓ AT-1 bonds are issued by banks in accordance with the directions of the Reserve Bank of India (RBI).
- ✓ Financial institutions usually issue such bonds to fulfil their capital adequacy requirements (CAR).
- ✓ CAR is an assessment of a bank's capital and its risk-weighted assets.
- ✓ Capital adequacy norms were formulated under the Basel III accord of 2009 after the credit crisis of 2008.
- ✓ The money raised through these bonds is kept aside as a shock absorber by the bank.
- ✓ These bonds are contingent convertible bonds (CoCos), a type of debt instrument that the bank can convert into equity if its capital levels fall below the specified levels. This helps the bank reduce debt while managing capital
- ✓ AT-1 bonds have a call option, which allows the banks to buy back the bonds from the investors.
- ✓ These bonds provide high returns but also carry greater risk.
- ✓ If the banking institution fails, these bonds are at risk.
- ✓ Suppose the RBI finds a bank in an unstable condition, under pressure, and in a situation where it demands rescue. In that case, it can ask the bank to immediately withdraw their AT-1 Bonds without seeking permission from the investors, therefore making AT-1 Bonds risky.
- ✓ Further, the issuer can also skip the interest payout if it is under financial stress.
- ✓ Investors cannot return their bonds to the bank as there is no put option against these bonds. However, these bonds are listed on the stock exchanges, so the investor can liquidate these whenever in need.
- ✓ Subordinate debt: In case of default, these bonds rank lower than the other debt, which is why these are subordinate debts.

- Q. What is Steadfast Defender 2024, recently seen in the news?
 - A) Simulation of cyber warfare scenarios
 - B) Humanitarian aid missions to small island nations
 - C) Peacekeeping operations in Africa
 - D) NATO military exercise in Europe

Answer: D

- ✓ North Atlantic Treaty Organization (NATO) started its largest military exercise in Europe, the Steadfast Defender 2024, recently.
- ✓ About Steadfast Defender 2024:
- ✓ It is NATO's most extensive military exercise since the Cold War era.
- ✓ It involves 90,000 forces from 31 member countries and NATO partner Sweden and is conducted across various NATO nations.
- ✓ The ground forces are equally robust, with at least 1,100 combat vehicles, including 133 tanks and 533 infantry fighting vehicles, demonstrating NATO's ground capabilities.
- ✓ The purpose of Steadfast Defender 2024 is to put NATO's new regional defense plans to the test.
- ✓ These plans, the first of their kind in decades, outline the alliance's response mechanisms to potential threats, notably addressing concerns regarding Russian aggression.
- ✓ North Atlantic Treaty Organization (NATO)
- ✓ Formation : 4 April 1949
- ✓ Headquarters : Brussels, Belgium
- ✓ Secretary General : Jens Stoltenberg (Norway)
- ✓ Total Member : 31 (Finland)
- ✓ North Atlantic Treaty, also referred to as the Washington Treaty.

EXERCISE IN NEWS 2023-24

- North Atlantic Treaty Organization (NATO) started its largest military exercise in Europe, the Steadfast Defender 2024, recently.
- > The 5th edition of the joint military exercise 'DHARMA GUARDIAN' is being organized at the Mahajan Field Firing Range in Rajasthan.

- > Indian and Sri Lankan coast guard ships reached the Maldives recently to take part in the trilateral coast guard exercise Dosti 16
- ➤ Indian Air Force will conduct mega exercise Vayu Shakti 2024 at Pokhran Range in Jaisalmer, Rajasthan on February 17.
- > The first edition of India-Saudi Arabia joint military exercise 'SADA TANSEEQ' is being organized in Mahajan, Rajasthan
- ➤ India, France, and the United Arab Emirates (UAE) conducted a major air exercise, named 'Desert Knight', over the Arabian Sea.
- ➤ Indian Army contingent is taking part in the 2nd edition of India-Egypt Joint Special Forces Exercise CYCLONE. The Exercise is being conducted at Anshas, Egypt.
- > 11th edition of India-Kyrgyzstan Joint Special Forces Exercise KHANJAR has commenced at the Special Forces Training School in Bakloh, Himachal Pradesh
- The maiden Bilateral Maritime Exercise -Ayutthaya' between the Indian Navy (IN) and Royal Thai Navy (RTN) was conducted.
- The 12th edition of the Multilateral Naval Exercise 2024 (Milan) is set to take place at Visakhapatnam from February 19 to 27.
- ➤ Indian Armed Forces contingent comprising 45 personnel reached Hanoi, Vietnam to take part in the Joint Military Exercise VINBAX-2023.
- This year's exercise will be conducted at Hanoi, Vietnam.
- ➤ Indo-US Joint Special Forces exercise "VAJRA PRAHAR 2023" commenced at the Joint
- > Training Node, Umroi, Meghalaya.
- A joint military exercise, "Exercise MITRA SHAKTI-2023" is being conducted from November 16th to 29th, 2023, in Aundh (Pune), Maharashtra.
- It is a joint military exercise between India and Sri Lankan army.
- This year is the ninth edition of the exercis.
- > The coastal security exercise 'Sagar Kavach' is set to unfold its strategic manoeuvres along the Kerala and Mahe coasts.
- Coordinated by the Indian Coast Guard.
- Much-anticipated joint exercise 'Trishakti Prahar' recently began near the western border of Rajasthan in Jaisalmer.

- ➤ Exercise CORPAT and BONGOSAGAR between the Indian Navy and Bangladesh Navy were conducted in the Northern Bay of Bengal from 07 09 Nov 2023.
- Exercise Harimau Shakti 2023 commenced in Umroi Cantonment, India.
- ➤ It is a joint bilateral training exercise between Indian & Malaysian Armed Forces.
- ➤ The 19th edition of "EXERCISE YUDH ABHYAS" will be conducted from 25th September to 8th October
- > 2023 in Fort Wainwright, Alaska, USA.
- Q. Pey Jal Survekshan Awards is an initiative of:

A) Ministry of Jal Shakti

B) Ministry of Housing & Urban Affairs

C) NITI Aayog

D) Ministry of Rural Development

Answer: B

- ✓ Recently, the Ministry of Housing & Urban Affairs announced the first Pey Jal Survekshan Awards.
- ✓ A distinguished array of 130 awards is set to be bestowed, reflecting the remarkable accomplishments of cities and states.
- ✓ The award consists of various categories;
- ✓ Pey Jal Gold, Silver, and Bronze City Awards, where Gold signifies top performers in their respective population categories (1 to 10 Lakh, 10 to 40 Lakh, and More than 40 Lakh),
- ✓ Silver denotes the 2nd position, and Bronze the 3rd.
- ✓ The awards extend to commendations for Best Water Body, Sustainability Champion, Reuse Champion, Water Quality, City Saturation, and AMRUT 2.0 Rotating Trophy of the Year.
- ✓ Parameters: It encompassed diverse parameters, including access, coverage, water quality at treatment plants and households, and sustainability regarding the health of water bodies, availability of SCADA/ flowmeters, and reuse of treated used water.
- ✓ Cities will be graded on a star rating scale, ranging from 5 stars to No star, encapsulating their performance across these critical criteria.
- ✓ Pey Jal Survekshan ensured clean water through independent NABL lab testing at source and citizen-end.
- ✓ Using a GIS-enabled web portal, geo-tagging, and infrastructure mapping, the survey collected accurate and transparent data

Q. Genie AI Model, which was recently in news, is developed by:

A) Microsoft

B) Facebook

C) OpenAI

D) Google

Answer: D

- ✓ Google DeepMind has just introduced Genie, a new model that can generate interactive video games from just a text or image prompt.
- ✓ It is a foundation world model that is trained on videos sourced from the Internet.
- ✓ The model can "generate an endless variety of playable (action-controllable) worlds from synthetic images, photographs, and even sketches."
- ✓ It is the first generative interactive environment that has been trained in an unsupervised manner from unlabelled internet videos.
- ✓ Specifications: When it comes to size, Genie stands at 11B parameters and consists of a spatiotemporal video tokenizer, an autoregressive dynamics model, and a simple and scalable latent action model
- Q. Which country's instant payment platform AANI was linked with India's UPI?

A) Qatar

B) Nepal

C) UAE

D) Myanmar

Answer: C

- ✓ India and the United Arab Emirates (UAE) announced that they would link their instant payment platforms, UPI (India) and AANI (UAE).
- ✓ The agreement will allow for seamless cross-border transactions between the two countries.
- ✓ AANI is an instant payment platform that allows users to transfer and settle funds in less than 10 seconds.
- ✓ It initially supports transactions of up to \$13,600.
- ✓ The agreement is part of a number of pacts signed between the two countries in February 2024, including BIT and IGA on IMEC.

UAE IN NEWS 2023-24

- > Indian Prime Minister will attend the World Government Summit 2024 as a guest of honour in UAE.
- ➤ World Government Summit (WGS) 2024: Theme: "Shaping Future Governments".

- > The joint military exercise 'Desert Cyclone' of India and United Arab Emirates is being organized in Mahajan, Rajasthan
- ➤ India, UAE ink MoU to strengthen educational cooperation for students, faculty.
- ➤ India, UAE sign MoU on linking of India's Unified Payments Interface with Instant Payment Platform of UAE.
- ➤ UAE becomes first Arab country to get observer status on Asia-Pacific money laundering.
- > United Arab Emirates (UAE) has emerged as the fourth largest investor in India during 2022-23.
- Dubai Emerges as India's Top Choice for Foreign Direct Investment (FDI)
- ➤ 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).
- ➤ 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 megamall 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.
- ➤ 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
- 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. Consider the following statements regarding Know Your Customer (KYC) norms:
 - 1. It is a comprehensive process that financial and non-financial institutions follow to verify the identity of their customers.
 - 2. In India, separate KYCs are needed for different financial products.

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: C

✓ The government of India has formed an expert committee headed by Finance Secretary T V Somanathan to make its recommendations to bring out uniform Know Your Customer (KYC) norms.

- ✓ It is a comprehensive process that financial and non-financial institutions follow to verify the authenticity and identity of their customers.
- ✓ The KYC process is mandatory for every customer before investing in any instruments or starting a bank account.
- ✓ In India at present, separate KYCs are needed for different financial products such as opening a bank account, investing in mutual funds, buying a life cover or investing in retirement-savings funds.
- ✓ Multiple KYCs, regular updates and even the exact specifications often prove to be a deterrent for new investors.
- ✓ Multiple KYCs, regular updates and even the exact specifications often prove to be a deterrent for new investors.
- ✓ To eliminate the need to do repeated KYC for investing across financial assets central government launched Central KYC Records Registry.
- ✓ What is Central KYC Records Registry?
- ✓ It was launched by the central government of India in 2016.
- ✓ It has been limited only to the capital markets.
- ✓ In fact, while dealing in securities markets, once KYC is done through a Securities and Exchange Board of India (Sebi) registered intermediary such as a broker, depository participant or mutual fund, customers do not have to undergo the same process again for fresh investments.
- ✓ The government authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to perform the functions of the CKYCR.
- ✓ Customers have to submit their KYC details only once with any of the reporting entities of the Reserve Bank of India, Sebi, Insurance Regulatory and Development Authority of India, Pension Fund Regulatory and Development Authority at the time of opening an account.
- ✓ Once the information is registered, customers will receive a 14-digit KYC Identification Number that can be used at any financial institution registered with CERSAI.
- Q. With which country has the Ministry of AYUSH signed an agreement to promote Ayurveda?

A) Cambodia

B) Thailand

C) Nepal

D) Brazil

Answer: B

- ✓ The National Institute of Ayurveda, Jaipur under the Ministry of AYUSH and the Department of Thai Traditional and Alternative Medicine of Thailand have signed an MoU for cooperation in Ayurveda and Thai traditional medicine.
- ✓ This agreement was reached during the 10th meeting of the India-Thailand Joint Commission held at Hyderabad House, New Delhi.

SIGNS MoU IN NEWS 2023-24

- > India, Colombia sign MoU on Cooperation in the field of Sharing Successful Digital Solutions.
- ➤ India Signs Agreement for Lithium Exploration & Mining Project in Argentina.
- Cabinet approves the Migration and Mobility Agreement between India and Italy
- ➤ India and Italy sign Mobility and Migration Partnership Agreement to facilitate movement of workers.
- India-Japan pact on semiconductor supply chain gets Cabinet green light.
- India, Italy sign defence agreement.
- ➤ India and Tanzania elevate ties to Strategic Partnership; Agree on 5 year roadmap for defence cooperation.
- India, Tanzania to sign 15 agreements with eye on USD 10 billion trade.
- India And Saudi Arabia Tie Up For Green Hydrogen.
- India And Saudi Arabia Sign Agreement On Cooperation In Energy Sector.
- ➤ India, New Zealand Sign MoU To Enhance Cooperation In Civil Aviation.
- India and Trinidad and Tobago have entered a partnership by signing an MoU to share INDIA STACK.
- India, Moldova agree to sign MoU for cooperation in agriculture
- ➤ India, UAE sign MoU on linking of India's Unified Payments Interface with Instant Payment Platform of UAE.
- > India, Panama sign MoU on electoral cooperation.
- ➤ India and Singapore extend MoU on cooperation for 5 years.
- > Israel signed an agreement with India to enhance technological advancements and sustainable practices cooperation in the fields of water and agriculture.
- > India and US To Establish Monitoring Group to Boost High-Tech Trade and Tech Partnership.
- India and Australia Sign Agreements on Migration and Green Hydrogen Task Force.

- > India, Israel sign MoU for industrial research and development cooperation.
- NET Zero' Innovation Virtual Centre to be jointly created by India-UK.
- ➤ India, UK sign agreement to collaborate on science and innovation.
- ➤ Nepal and India to Sign Agreement for Cross-Border Digital Payments.
- ➤ India and Romania sign first Defence Cooperation Agreement to strengthen bilateral relations.
- ➤ India, US to sign memorandum of understanding on semiconductors.
- Australia, India agree on strengthening economic, defence ties.
- Q. When and till when is the 'Annual Financial Literacy' week being organized by RBI?

A) 26 February to 29 February

B) 26 February to 1 March

C) 27 February to 2 March

D) 28 February to 3 March

Answer: B

- ✓ The Reserve Bank of India (RBI) is promoting financial literacy among the youth through its annual Financial Literacy Week (FLW) campaign held from February 26 to March 1, 2024.
- ✓ This year's theme is "Make a Right Start Become Financially Smart".
- ✓ Presently the Governor of RBI is Shaktikanta Das.
- ✓ RBI conducts Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme every year across the country, through a focused campaign.
- Q. The Financial Literacy Week (FLW) is organised annually by which organisation?

A) Ministry of Finance

B) NPCI

C) RBI

D) SBI

Answer: C

Q. Since when is Reserve Bank of India celebration the Financial Literacy week?

A) 2010

B) 2015

C) 2016

D) 2013

Answer: C

✓ Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country

Q. 'Bag-Less School' initiative, recently seen in the news, is introduced by which state?

A) Uttar Pradesh

B) Madhya Pradesh

C) Rajasthan

D) Bihar

Answer: B

- ✓ Madhya Pradesh government unveils an innovative 'bag-less school' policy, challenging educational norms. Starting 2024-25, this initiative mandates a bag-free day each week.
- ✓ The state government issues weight limits for school bags, ranging from 1.6 to 2.2 kg for classes 1 and 2, to 2.5 to 4.5 kg for classes 9 and 10.
- ✓ This move aims to alleviate the physical burden on students, fostering a more comfortable and holistic learning environment.

MADHYA PRADESH IN NEWS 2023-24

- World's First Vedic Clock Unveiled in Ujjain, Madhya Pradesh.
- Ministry of Environment, Forest, and Climate Change has submitted three nominations from India for Wetland City Accreditation (WCA) of Indore (Madhya Pradesh), Bhopal (Madhya Pradesh) & Udaipur (Rajasthan) under the Ramsar Convention on Wetlands
- Madhya Pradesh government will set up PM College of Excellence in all districts of the state.
- Mohan Yadav has been elected as the new Chief Minister of Madhya Pradesh.
- The city of Kozhikode in Kerala was added in UNESCO's Creative Cities Network (UCCN).
- > Gwalior from Madhya Pradesh was also among the 55 new cities to join the network.
- ➤ Veerangana Durgavati Tiger Reserve becomes the 7th tiger reserve of Madhya Pradesh and 55th in India.
- Ministry of Housing and Urban Affairs has organized the 'India Smart Cities Conclave 2023' in Indore, Madhya Pradesh.
- The famous Kadaknath chicken meat from Jhabua district of Madhya Pradesh has now got a Geographical Indication (GI) tag.
- The 'Sanchi' city of Madhya Pradesh has been established as the country's first solar city.
- ➤ International Aerospace Conference jointly organized by MoCA and CII in Gwalior, Madhya Pradesh.

- ➤ President of India, Droupadi Murmu has inaugurated 'Unmesha' International Literature Festival and 'Utkarsh' Festival of Folk and Tribal Performing Arts at Bhopal, Madhya Pradesh.
- ➤ India's first online gaming academy launched in Madhya Pradesh.
- > Prime Minister Narendra Modi launched the National Sickle Cell Anemia Elimination Mission in Shahdol, Madhya Pradesh.
- > Tiger State Madhya Pradesh is poised to get its 7th tiger reserve with the state government going forward with the notification of Nauradehi and Durgavati Wildlife Sanctuaries.
- Madhya Pradesh received the first prize in the best State category, while the best district award went to Ganjam District in Odisha.
- Narmada Hydroelectric Development Corporation Ltd (NHDC Ltd.) will construct a 525 MW pumped storage project near the Indira Sagar Dam in Khandwa, Madhya Pradesh.
- Madhya Pradesh Chief Minister Shivraj Singh Chouhan launched the 'Mukhya Mantri Ladli Bahna Yojana'.
- 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.
- 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.
- ➤ About Madhya Pradesh
- ➤ Capital Bhopal
- ➤ Chief Minister Dr Mohan Yadav (replace Shivraj Singh Chauhan)
- Deputy CM Jagdish Devda & Rajendra Shukla
- > Speaker of Madhya Pradesh Assembly Narendra Singh Tomar
- ➤ Governor Mangubhai C. Patel
- ➤ Lok Shaba Seats 29

- ➤ Rajya Sabha Seats 11
- ➤ Legislative Assembly Seats 230
- Q. With reference to International Astronomical Union (IAU), consider the following statements:
 - 1. It governs international professional astronomical activities worldwide.
 - 2. Its individual members are nominated by national governments of each country.
 - 3. It is the only organization recognized professionally for the naming of astronomical bodies.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: B

- ✓ International Astronomical Union recently confirmed the existence of three currently unnamed moons one around Uranus and two orbiting Neptune.
- ✓ About International Astronomical Union (IAU):
- ✓ The IAU is a senior body governing international professional astronomical activities worldwide.
- ✓ It was established in 1919 as the first of a series of international unions for the advancement of specific branches of science.
- ✓ Its mission is to promote and safeguard the science of astronomy in all its aspects, including research, communication, education, and development, through international cooperation.
- ✓ IAU membership spans 92 countries. Out of those countries, 85 are National Members.
- ✓ The IAU holds a general assembly every three years.
- ✓ The IAU also works to promote research, education, and public outreach activities in astronomy for the public.
- ✓ Headquarters: Paris, France
- Q. Consider the following:
 - 1. Prime Minister
 - 2. Speaker of the Lok Sabha
 - 3. Leader of Opposition in Lok Sabha

- 4. Chief Justice of India
- 5. Union Law Minister

How many of the above are members of the selection committee for recommending the Chairperson and the Members of the Lokpal?

A) Only two

B) Only three

C) Only four

D) All five

Answer: C

- ✓ Former Supreme Court judge Justice Ajay Manikrao Khanwilkar was recently appointed as the chairperson of Lokpal.
- ✓ About Lokpal:
- ✓ It is a statutory body established under the Lokpal and Lokayuktas Act 2013.
- ✓ Mandate: To inquire into allegations of corruption against certain public functionaries and for related matters.
- ✓ Organisational Structure:
- ✓ The Lokpal will consist of a chairperson and a maximum of eight members.
- ✓ The Chairperson should be either the former Chief Justice of India, or a former Judge of the Supreme Court, or an eminent person who fulfils the eligibility criteria as specified.
- ✓ Out of the maximum eight members, half will be judicial members. The judicial member of the Lokpal should be either a former Judge of the Supreme Court or a former Chief Justice of a High Court.
- ✓ A minimum of fifty per cent of the Members will be from SC / ST / OBC / Minorities and women.
- ✓ How are members appointed?
- ✓ The Chairperson and the Members are appointed by the President of India on the recommendation of a selection committee composed of the Prime Minister as the Chairperson, the Speaker of Lok Sabha, the Leader of Opposition in Lok Sabha, the Chief Justice of India or a Judge nominated by him/her, and one eminent jurist.
- ✓ They hold office for a term of five years from the date on which they enter upon the office or until they attain the age of 70 years, whichever is earlier.
- ✓ The salary, allowances, and other conditions of services of the Chairperson are the same as that of the Chief Justice of India.

- ✓ The salary, allowances, and other conditions of services of the members are the same as that of a Judge of the Supreme Court.
- ✓ Jurisdiction:
- ✓ It has jurisdiction to inquire into allegations of corruption against anyone who is or has been Prime Minister, a Minister in the Union government, or a Member of Parliament, as well as officials of the Union Government under Groups A, B, C, and D.
- ✓ It covers chairpersons, members, officers, and directors of any board, corporation, society, trust, or autonomous body either established by an Act of Parliament or wholly or partly funded by the Union or State government.
- ✓ It also covers any society, trust, or body that receives a foreign contribution above Rs 10 lakh.
- ✓ Exceptions for Prime Minister:
- ✓ Lokpal cannot inquire into allegations against the PM relating to international relations, external and internal security, public order, atomic energy, and space.
- ✓ Also, complaints against the PM are not to be probed unless the full Lokpal bench considers the initiation of the inquiry and at least 2/3rds of the members approve it.
- ✓ Powers of Lokpal:
- ✓ It has powers to superintendence over and to give direction to the CBI.
- ✓ If it has referred a case to the CBI, the investigating officer in such a case cannot be transferred without the approval of Lokpal.
- ✓ The Inquiry Wing of the Lokpal has been vested with the powers of a civil court.
- ✓ In terms of Section 48 of the said Act, the Lokpal is required to present annually to the President a report on the work done by it, which is caused to be laid in both the Houses of the Parliament.
- Q. What is the primary purpose of Garbhini-GA2, recently seen in the news?
 - A) To predict the gender of the foetus
 - B) To determine the age of a foetus
 - C) To diagnose genetic disorders in pregnant women
 - D)To determine a child's lineage history

Answer: B

- ✓ Researchers recently developed Garbhini-GA2, an India-specific artificial intelligence model to precisely determine the gestational age of a foetus.
- ✓ About Garbhini-GA2:
- ✓ It is the first India-specific artificial intelligence (AI) model to precisely determine the age of a foetus in a pregnant woman in the second and third trimesters.
- ✓ It has been designed by researchers at the Indian Institute of Technology Madras and the Translational Health Science and Technology Institute (THSTI), Faridabad.
- ✓ It is part of an interdisciplinary group for advanced research on birth outcomes the Department of Biotechnology (DBT) India initiative (GARBH-Ini) programme.
- ✓ It is the first late-trimester GA estimation model to be developed and validated using Indian population data.
- ✓ The Garbhini-GA2 accurately estimates the foetus' age, reducing error by almost three times.
- ✓ Accurate 'Gestational Age' (GA) is necessary for the appropriate care of pregnant women and for determining precise delivery dates.
- Q. What does "fine-tuning" involve in the context of Large Language Models (LLMs)?
 - A) Adjusting the physical components of the model
 - B) Training the model on a specific task or dataset
 - C) Reducing the size of the model for efficiency
 - D) Rewriting the entire model architecture

Answer: B

- ✓ The ability of Generative AI models to "converse" with humans is due to something known as the Large Language Model, or LLM.
- ✓ About Large Language Model (LLMs):
- ✓ A large language model (LLM) is a type of artificial intelligence (AI) program that can recognize and generate text, among other tasks.
- ✓ LLMs are trained on huge sets of data—hence the name "large."
- ✓ LLMs are built on machine learning: specifically, a type of neural network called a transformer model.
- ✓ In simpler terms, an LLM is a computer program that has been fed enough examples to be able to recognize and interpret human language or other types of complex data.

- ✓ Many LLMs are trained on data that has been gathered from the Internet—thousands or millions of gigabytes' worth of text.
- ✓ But the quality of the samples impacts how well LLMs will learn natural language, so an LLM's programmers may use a more curated data set.
- ✓ LLMs use a type of machine learning called deep learning in order to understand how characters, words, and sentences function together.
- ✓ What are LLMs used for?
- ✓ LLMs can be trained to do a number of tasks. One of the most well-known uses is their application as generative AI: when given a prompt or asked a question, they can produce text in reply.
- ✓ The publicly available LLM ChatGPT, for instance, can generate essays, poems, and other textual forms in response to user inputs.
- Q. What is 'INDRA RV25: 240N', that was in the news recently?
 - A) A new high-speed train model
 - B) A cutting-edge communication satellite
 - C) An advanced water filtration system
 - D) A micro turbojet engine

Answer: D

- ✓ Hyderabad based Raghu Vamsi Machine Tools Private Limited recently launched its fully indigenous Micro Turbojet Engine "INDRA RV25: 240N".
- ✓ About INDRA RV25: 240N:
- ✓ It is a micro turbojet engine.
- ✓ It is designed and developed indigenously by Hyderabad-based firm Raghu Vamsi Machine Tools with support from IIT Hyderabad.
- ✓ It has primarily been developed for unmanned aerial vehicles (UAVs) or drones.
- ✓ The engine has applications in UAVs, air taxis, jetpacks, auxiliary power units, range extenders, and power generation in the future.
- ✓ What is a turbojet engine?
- ✓ A turbojet engine is a jet engine which produces all of its thrust by ejecting a high energy gas stream from the engine exhaust nozzle.

In contrast to a turbofan or bypass engine, 100% of the air entering the intake of a turbojet engine goes through the engine core.

- Q. Consider the following statements regarding Third-Party Application Providers:
 - 1. They provide the Unified Payments Interface (UPI) compliant apps for financial transactions.
 - 2. They are regulated by the National Payment Council of India.

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 : C

- ✓ Reserve Bank of India has asked the National Payment Council of India to examine the request of One97 Communications, which owns Paytm, to become a Third-Party Application Provider for continued Unified Payments Interface operation of the Paytm application.
- ✓ It is an entity that provides the UPI compliant app(s) to the end-user customers to facilitate UPI-based payment transactions.
- ✓ These applications could be mobile wallets, merchant apps, or any other platform that utilises UPI for payments.
- ✓ NPCI, the umbrella organisation for operating retail payments and settlement systems in India, owns and operates the UPI platform.
- ✓ Working of TPAPs
- ✓ TPAPs leverage the UPI infrastructure provided by NPCI and work with payment service providers (PSPs) and banks to facilitate transactions.
- ✓ They are responsible for ensuring that their applications adhere to security standards and compliance guidelines set by NPCI.
- ✓ As per the current regulations, payment service providers (PSPs) need to obtain a TPAP license from NPCI to run UPI services and facilitate merchant transactions through partner banks
- ✓ Currently, there are 22 NPCI-approved 3rd party Unified Payments Interface (UPI) apps that can be used to send and receive money from other UPI users by using UPI IDs.
- ✓ They include Amazon Pay, Google Pay, Groww, Jupiter Money, Mobikwik, Phonepe, Samsung Pay, TataNeu and Whatsapp.

- Q. Consider the following statements regarding the Annual Aegis Graham Bell Awards:
 - 1. It recognizes the outstanding contributions by innovators in various fields.
 - 2. It is awarded by the United Nations.

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

- ✓ Recently, the Centre for Development of Telematics (C-DOT), the premier Telecom R&D centre of the Government of India, strikes a hat-trick by securing top position in three awards at 14th Annual Aegis Graham Bell Awards.
- ✓ It was initiated in 2010 by the Aegis School of Data Science.
- ✓ It is a tribute to the father of the telephony and great innovator, Alexander Graham Bell.
- ✓ The Aegis School of Business, Data Science and Cyber Security has initiated this award to promote innovations and recognise the outstanding contributions by innovators in various fields including education, Information and Communications Technology (ICT), Artificial Intelligence (AI) and data science.
- ✓ This award in India is supported by the Ministry of electronics and information technology (MeitY), Skill India and National Informatics Centre.
- ✓ Following are the projects of C-DOT which received this award
- ✓ ASTR Project: ASTR (AI & Facial Recognition-powered Solution for Telecom SIM Subscriber Verification) is a game-changer in the fight against cyber crimes.
- ✓ Designed to analyze, identify, and eliminate fake/forged mobile connections, it's a crucial step towards ensuring a secure telecom environment.
- ✓ CEIR (Central Equipment Identity Register) solution: CEIR helps in revolutionizing mobile security by detecting clone IMEIs, restricting import of counterfeit mobile devices and also enabling the blocking and tracing of lost or stolen phones.
- ✓ Quantum Key Distribution (QKD) product: India employs quantum mechanics to create an unbreakable cryptographic protocol even with Quantum computers

- Q. Consider the following statements regarding the Investor Information and Analytics Platform:
 - 1. It is an initiative of the Ministry of Commerce and Industry.
 - 2. It acts as a one-stop solution for startups to seamlessly access Venture Capitalists.

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: B

- ✓ Recently, the union Minister of State for Electronics and IT, Skill Development and Entrepreneurship launched 'Investor Information and Analytics Platform.
- ✓ It acts as a one-stop shop for startups to seamlessly access Venture Capitalists (VCs) and investors networks, Govt schemes and several other components of the startup landscape for all stakeholders.
- ✓ By integrating information at different levels, the platform is also a one-stop shop for entrepreneurs to search for information on government agencies, incubators, investors, VCs and banks that invest in startups.
- ✓ This platform has been developed by the Researchers at the Centre for Research on Start-ups and Risk Financing (CREST) of IIT Madras.
- ✓ An important feature of this unique platform is "StartupGPT" which is an AI-based conversational platform whose function is to help ease information access for those who are navigating exhaustive data.
- Q. With reference to Flue Cured Tobacco, consider the following statements:
 - 1. It has high sugar content.
 - 2. It has a very low levels of nicotine.
 - 3. It does not contain natural Tannin.

How many of the statements given above are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: A

✓ Government of India permits sale of Flue Cured Virginia (FCV) Tobacco on Tobacco Boards auction platform and waives off penalty on sale of excess production of registered growers and unauthorized production of unregistered growers in Karnataka.

- ✓ Curing is a process by which the harvested tobacco leaf is made ready for the market.
- ✓ It is a well standardized process especially in FCV tobacco to achieve the desirable qualities in the cured leaf along with the removal of moisture.
- ✓ There are three types of tobacco curing methods traditionally used: Air-Cured, Fire-Cured, and Flue-Cured.
- ✓ Key characteristics of Flu Cured Tobacco
- ✓ Produces primarily cigarette tobacco
- ✓ Contains a high sugar content
- ✓ Contains medium to high levels of nicotine
- ✓ Rich in natural tannins which creates its distinct mild and slightly sweet flavor and aroma
- ✓ In India Flue Cured Virginia (FCV) Tobacco is mainly produced in India in 2 states, Andhra Pradesh and Karnataka.
- Q. Which country is hosting the 5th edition of the International Gita Mahotsav (IGM) 2024?

A) India

B) Myanmar

C) Sri Lanka

D) Nepal

Answer: C

- ✓ The International Gita Mahotsav (IGM), rooted in India's spiritual and cultural heritage, expands to Sri Lanka for its fifth edition from March 1 to 3.
- ✓ With past editions in Mauritius, London, Canada, and Australia, the Mahotsav's global appeal is evident.
- ✓ The event aims to unite devotees worldwide, showcasing the universal significance of the Bhagavad Gita.
- Q. NITI Aayog CEO B V R Subrahmanyam has said that the latest consumer expenditure survey indicates that poverty has come down to how much per cent in the country and people are becoming prosperous both in rural and urban areas?

A) 3%

B) 2%

C) 5%

D) 7%

Answer: C

- ✓ India's poverty level down to 5% of population: NITI Aayog
- ✓ NITI Aayog CEO B V R Subrahmanyam has said that the latest consumer expenditure survey indicates that poverty has come down to five per cent in the country and people are becoming prosperous both in rural and urban areas.

- ✓ Citing the survey data, the increase in consumption both in rural and urban areas is about 2.5 times
- ✓ The National Sample Survey Office under the Ministry of Statistics and Programme Implementation, released data on household consumption expenditure in 2022-23 which shows per capita monthly household expenditure more than doubled in 2022-23 as compared to 2011-12.
- Q. With whom has the Election Commission started the 'Mera Pehla Vote Desh Ke Liye' campaign?

A) Home Ministry

B) Ministry of Education

C) Ministry of Panchayati Raj

D) Ministry of External Affairs

Answer: B

- ✓ In view of the Lok Sabha elections, to increase the inclination towards voting among the youth who are voting for the first time, the Election Commission in collaboration with the Education Ministry has started the campaign 'Mera Pehla Vote Desh Ke Liye'. Under this, a campaign is being run in higher educational institutions between 28 February and 6 March
- Q. Who was recently appointed as the Chairperson of Lokpal by President Draupadi Murmu?

A) Pinaki Chandra Ghosh

B) Kapil Sibal

C) Ajay Manikrao Khanvilkar

D) Prashant Bhushan

Answer : C

- ✓ President Draupadi Murmu has appointed former SC judge Justice Ajay Manikrao Khanwilkar as the Chairperson of Lokpal.
- ✓ This post was vacant for the last two years.
- ✓ The previous Chairman Justice Pinaki Chandra Ghosh completed his tenure on May 27, 2022.
- ✓ Justice Khanwilkar served as a judge of the Supreme Court from 13 May 2016 to 29 July 2022.
- Q. Who has been appointed as the new CEO for India by the World Gold Council?

A) Sachin Jain

B) Ajay Sinha

C) Atul Anand

D) Rajeev Kumar

Answer: A

- ✓ The World Gold Council has recently appointed Sachin Jain as the new CEO for India.
- ✓ He will assume charge in March 2024.

- ✓ He will replace Somasundaram PR.
- ✓ The World Gold Council serves as an association of the world's leading gold mining companies
- Q. Which day is observed as National Protein Day in India?

A) February 25

B) February 24

C) February 26

D) February 27

Answer: D

- ✓ In India, February 27th is celebrated as the National Protein Day, to create awareness about protein deficiency and encourage people to include of this macronutrient in their diet.
- ✓ The day was launched on February 27, 2020, by the 'Right to Protein', a national-level public health awareness initiative to educate people about the importance of adequate protein consumption for better nutrition, health, and wellbeing.
- ✓ Protein Day is celebrating its fifth year in 2024
- Q. World NGO Day is commemorated annually on which day globally?

A) 25 February

B) 26 February

C) 28 February

D) 27 February

Answer: D

- ✓ The World NGO Day is celebrated on February 27 every year.
- ✓ It is an international day dedicated to recognize, celebrate and honour all non-governmental and nonprofit organizations, and the people behind them that contribute to the society all year around.
- ✓ It was marked for the first time by UN, EU, Nordic Council leaders and international organizations in 2014.
- Q. When is National Science Day celebrated every year?

A) 26 February

B) 27 February

C) 28 February

D) 29 February

Answer: C

- ✓ National Science Day is celebrated every year on 28 February in India.
- ✓ This day is celebrated all over India to give importance to the remarkable work done by Indian scientist Chandrashekhar Venkata Raman in the field of science.

- ✓ The theme of National Science Day 2024 is 'Indigenous Technologies for Viksit Bharat'.
- ✓ The first National Science Day was celebrated on 28 February 1987.
- ✓ Sir C. V. Raman was an Indian physicist whose ground breaking work in the field of light scattering earned him the 1930 Nobel Prize for Physics.
- ✓ He discovered that, when light traverses a transparent material, some of the deflected light changes in wavelength. This phenomenon is now called Raman scattering.
- ✓ C.V Raman discovered the Inelastic scattering of light by molecules in 1928, also named as 'Raman effect' Raman scattering is the inelastic scattering of a photon by molecules which are excited to higher vibrational or rotational energy levels.
- ✓ The first scientist to receive Bharat Ratna C. V. Raman (1954). C. V. Raman was an Indian Physicist.
- Q. What is the theme of National Science Day 2024?
 - A) The Future of STI
 - B) Future of STI: Impact on Education Skills and Work
 - C) Indigenous Technologies for Viksit Bharat
 - D) Integrated Approach in S&T for Sustainable Future

Answer: C

- ✓ The theme of National Science Day 2024 is 'Indigenous Technologies for Viksit Bharat'.
- Q. India's first indigenous green hydrogen inland waterway ship was launched in which state?
 - A) Gujarat
 - B) Maharashtra
 - C) Tamil Nadu
 - D) Odisha

Answer: C

- ✓ Prime Minister Narendra Modi launched India's first indigenous green hydrogen fuel cell inland waterway vessel in Thoothukudi, Tamil Nadu.
- ✓ It has been designed and developed by Cochin Shipyard.
- ✓ The length of this ship is 24 meters and it has seating space for 50 passengers. Chidambaranar Port has become the country's first green hydrogen hub port.

INDIA'S FIRST IN NEWS 2023-24

- ➤ Prime Minister Narendra Modi launched India's first indigenous green hydrogen fuel cell inland waterway vessel in Thoothukudi, Tamil Nadu.
- ➤ Indian Institute of Technology Kanpur (IIT-K) has successfully established and tested India's first Hypervelocity Expansion Tunnel Test Facility.
- ➤ Ola Founder's Krutrim Becomes First \$1 Billion Indian AI Startup.
- For the first time in India, a boat running on solar energy will be operated in the Saryu river in Ayodhya, Uttar Pradesh.
- Reliance Industries Achieves India's First ISCC-Plus Certification.
- Lucknow city, known as the 'City of Nawabs', will be developed as India's first 'AI City'.
- ➤ Uttar Pradesh government has announced the launch of India's first 'Telecom Center of Excellence.
- India's first solar roof cycling track was inaugurated in Hyderabad city.
- > Uttarakhand launches India's first polythene waste bank for sustainable waste management.
- > Telangana has launched India's first Agricultural Data Exchange (ADeX) and Agriculture Data Management Framework (ADMF) in Hyderabad.
- India's first-ever sports university to be set up in Manipur.
- ➤ India Launches Its 1st Indigenous e-Tractor Developed By the CMERI.
- ➤ Dr Jitendra Singh, had launched the CSIR Prima ET11, the first indigenous e-Tractor developed by the Central Mechanical Engineering Research Institute (CMERI), Durgapur, a public engineering R&D institution in Durgapur, West Bengal, and a constituent laboratory of the Indian Council of Scientific and Industrial Research (CSIR).
- ➤ Kerala Launches India's First AI School, Pioneering Future-Focused Education.
- > Sanchi, a world heritage site located in the Raisen district of Madhya Pradesh, is all set to become India's first solar city.
- ➤ Hitachi Payment Services launched India's first UPI-ATM.
- India's first Vedic-themed park unveiled in Noida.
- Q. How many crores of rupees have been approved for 'PM-Surya Ghar Muft Bijli Yojana'?

A) 50,000 crores

B) 60,000 crores

C) 75,000 crores

D) 90,000 crores

Answer: C

- ✓ The Union Cabinet under the leadership of PM Narendra Modi has approved Rs 75,000 crore for 'PM-Surya Ghar Muft Bijli Yojana'.
- ✓ Under this scheme, one crore families will get 300 units of free electricity.
- ✓ Union Finance Minister Nirmala Sitharaman had announced this scheme during the interim budget of 2024-25.
- ✓ This scheme has been started to promote roof top solar systems in the country.
- O. Which Indian was awarded honorary knighthood by Britain's King Charles III?

A) Gautam Adani

B) Sunil Bharti Mittal

C) Mukesh Ambani

D) Uday Kotak

Answer: B

- ✓ Bharti Enterprises founder and chairman Sunil Bharti Mittal has become the first Indian to be awarded an honorary knighthood by Britain's King Charles III.
- ✓ This prestigious honor was given to him "for strengthening trade relations between the UK and India."
- ✓ Before this, Ratan Tata, Ravi
- ✓ Shankar and Jamshed Irani have also received this honour

AWARDS AND HONOURS IN NEWS 2023-24

- ➤ Bharti Enterprises founder and chairman Sunil Bharti Mittal has become the first Indian to be awarded an honorary knighthood by Britain's King Charles III
- Shashi Tharoor, a prolific author and a diplomat-turned-politician, was conferred France's highest civilian honour 'Chevalier de la Legion d'honneur'.
- > PV Narasimha Rao, Chaudhary Charan Singh, and MS Swaminathan are set to receive India's highest civilian award, the Bharat Ratna.
- > Karpoori Thakur, a renowned socialist leader and former Chief Minister of Bihar, is set to be posthumously conferred with the Bharat Ratna, India's highest civilian award.
- Another recipient of the Bharat Ratna Award for the year 2024 is Lal Krishna Advani.
- > Dr. Bina Modi, the esteemed Chairperson of Modi Enterprises, has been honored with the prestigious 'Outstanding Business Woman of the Year' Award.
- ➤ REC Secures Best Green Bond Corporate Award At The Asset Triple A Awards 2024.

- > PT Usha Honored with Lifetime Achievement Award by SJFI and DSJA
- Priest Ishwari Prasad Namboodiri Honored with the Shankar Smriti Award
- ➤ The 69th edition of the Filmfare Awards 2024 took place in Gandhinagar, Gujarat.
- ➤ Best Film 12th Fail
- ➤ Best Director Vidhu Vinod Chopra (12th Fail)
- ➤ Best Actor in a Leading Role (Male) Ranbir Kapoor (Animal)
- > Best Actor in a Leading Role (Female) Alia Bhatt (Rocky Aur Rani Kii Prem Kahaani)
- Australia skipper Pat Cummins was announced as the winner of the Sir Garfield Sobers Trophy for the ICC Men's Cricketer of the Year 2023.
- Veteran Indian batter Virat Kohli was crowned the ICC Men's ODI Cricketer of the Year 2023.
- > Skyways Air Services wins Best Cargo Services Award at Wings India Awards.
- ➤ REC Limited Wins ICAI Award for Excellence in Financial Reporting FY 2022-23.
- ➤ US Air Force Officer Madison Marsh Becomes First Active-Duty Winner Of Miss America 2024
- Savita Kanswal Posthumously Honored With Tenzing Norgay Award
- Singapore's Changi Airport Earns The Title Of World's Best Airport For 2023
- ➤ Hero MotoCorp's facility wins CII National Award for water management
- > Prof B R Kamboj Honoured With M S Swaminathan Award
- ➤ Poet Sukrita Paul Kumar Wins Rabindranath Tagore Literary Prize for 'Salt & Pepper'
- ➤ Bengaluru's Kempegowda International Airport Terminal 2 Recognized Among UNESCO's 'Most Beautiful Airports'
- ➤ IREDA's Pradip Kumar Das Wins 'CMD Of The Year' For The Second Straight Year.
- Poonam Khetrapal Singh Honored with Bhutan's National Order of Merit.
- Indira Gandhi Peace Prize Awarded to Daniel Barenboim and Ali Abu Awwad"
- Noted Hindi Writer Pushpa Bharati to Receive 33rd Vyas Samman for her 2016 memoir, "Yaadein, Yaadein aur Yaadein."
- Federal Bank Titled "Bank of the Year 2023" in India: The Banker
- Argentina's football icon, Lionel Messi, has been named Time magazine's Athlete of the Year for 2023
- Abdullahi Mire, a Somali refugee, has been named the 2023 UNHCR Nansen Refugee Award
- ➤ Paul Lynch who is an Irish author won the 2023 Booker prize for his fifth novel 'Prophet Song'

- ➤ Tamil writer Perumal Murugan's 'Fire Bird' Wins 2023 JCB Prize for Literature
- Q. Which entity has organized its monthly district outreach programme "Nidhi Aapke Nikat 2.0" in over 670 districts of the country?

A) RBI

B) EPFO

C) SEBI

D) SIDBI

Answer: B

- ✓ Employees' Provident Fund Organization (EPFO) is organizing its monthly district outreach programme Nidhi Aapke Nikat 2.0 in over 670 districts of the country.
- ✓ For the ease of EPS'95 pensioners, a special dedicated Pension Helpdesk will be set up wherein various pensioners-centric services like submission of Digital Life Certificates, Enquiries, and Pension Payment Order (PPO) handover on the day of retirement will be provided.
- ✓ Besides, a service kiosk will also be set up with a special focus on on-the-spot grievance redressal for employees, employers and pensioners and to share information with stakeholders.
- ✓ The locations of camps can be accessed from the EPFO website under the What's New section.
- ✓ Nidhi Aapke Nikat 2.0 is a monthly District Outreach Programme of EPFO commenced in January last year Under the program, District Camps are organised on the 27th of every month or the next working day in case the 27th is a holiday.
- ✓ Since January 2023, more than 8 thousand 500 District Camps have been organized
- Q. Who has been appointed as the Director (Operations) of NTPC?

A) Ravindra Kumar

B) Neha Agarwal

C) Dilip Sharma

D) Rahul Kumar

Answer: A

- ✓ Ravindra Kumar has been appointed as the Director (Operations) of NTPC.
- ✓ He has been appointed to the post till the date of his superannuation i.e. October 31, 2027, or until further orders, whichever is earlier.
- ✓ Prior to joining as Director (Operations) of NTPC Limited, he was Officer on Special Duty (OSD) to Director (Operations) of NTPC Limited.

NTPC IN NEWS 2023-24

- > NTPC Green Energy has entered into an agreement with Andhra Pradesh Industrial Infrastructure Corporation to set up India's largest green hydrogen production plant.
- ➤ NTPC Limited gets certified as a Top Employer 2024 in India.
- ➤ NTPC Kanti has received the 11th edition of the FICCI Water Award 2023 under the "Industrial Water Use Efficiency" category.
- NTPC shines as the only Indian PSU to feature in Forbes "World's Best Employers 2023" List.
- The central government has received about Rs 1,487 crore from NTPC as a dividend tranche.
- > NTPC has been honoured with the prestigious Economic Times (ET) HR World Future Skills Awards 2023.
- NTPC climbs up 52 positions to 433rd rank in Forbes' "The Global 2000" List.
- ➤ NTPC Kanti launches Girl Child Empowerment Mission (GeM)-2023.
- ➤ NTPC Group's total installed capacity reaches 72,304 MW with first overseas capacity addition in Bangladesh.
- Country's largest power generation company NTPC Limited has been conferred with 'ATD Best Awards 2023' by Association for Talent Development (ATD), USA.
- > NTPC and Nuclear Power Corporation of India Limited (NPCIL) sign agreement for joint development of nuclear power plants.
- India's largest power company NTPC Ltd has commissioned India's first green hydrogen blending project at Kawas, Gujarat.
- About NTPC
- ➤ The NTPC which was earlier known as National Thermal Power Corporation of India is owned by the Government of India. It was set up in 1975.
- The Vindhyachal Thermal Power Station in the Singrauli district of Madhya Pradesh, with an installed capacity of 4,760MW, is currently the biggest thermal power plant in India.
- ➤ Headquarters: New Delhi
- Chairman and Managing Director: Gurdeep Singh

- Q. Which of the following companies received a payment aggregator licence from the Reserve Bank of India (RBI)?
 - A) Mobi Kwik

B) Kia Fashion

C) mCent

D) Amazon Pay

Answer: D

- ✓ Amazon Pay, the fintech arm of e-commerce major Amazon India, has received a payment aggregator licence from the Reserve Bank of India (RBI), the company.
- ✓ The fintech firm joins a list of companies that the central bank has granted authorization to operate as payment aggregators (PA) recently.
- ✓ This month, two fintech startups, Decentro and Juspay, and enterprise software-as-a-service (SaaS) firm Zoho have received final authorisation from the RBI for payment aggregator (PA) licences.
- ✓ Food delivery major Zomato, and fintech firms Stripe and Tata Pay were among the companies to have bagged the licence in January.
- ✓ They joined the likes of Razorpay, Cashfree Payments, and EnKash, who got approval last year.
- Q. Which one of the following best describes the 'Regulatory Sandbox'?
 - A) It is a live testing of new low-cost financial products.
 - B) It is a framework to curb drug racketing across the country.
 - C) It is a technology to test adulteration of food products.
 - D) It is a single window system to get license for AI startups

Answer: A

- ✓ Recently, the Reserve Bank tweaked guidelines for Regulatory Sandbox (RS) scheme.
- ✓ It refers to live testing of new products or services in a controlled regulatory environment.
- ✓ It acts as a "safe space" for business as the regulators may or may not permit certain relaxations for the limited purpose of testing.
- ✓ It can provide a structured avenue for the regulator to engage with the ecosystem and to develop innovation-enabling or innovation-responsive regulations that facilitate delivery of relevant, low-cost financial products.
- ✓ It is potentially an important tool which enables more dynamic, evidence-based regulatory environments which learn from, and evolve with, emerging technologies.
- ✓ Objectives

- ✓ It provides an environment to innovative technology-led entities for limited-scale testing of a new product or service that may or may not involve some relaxation in a regulatory requirement before a wider-scale launch.
- ✓ To foster responsible innovation in financial services, promote efficiency and bring benefit to consumers.
- ✓ The RBI had issued the 'Enabling Framework for Regulatory Sandbox' in August 2019, after wide ranging consultations with stakeholders.
- ✓ The recently updated framework requires
- ✓ The sandbox entities to ensure compliance with provisions of the Digital Personal Data Protection Act, 2023.
- ✓ The timelines of the various stages of the Regulatory Sandbox process have been revised from seven months to nine months
- ✓ The target applicants for entry to the RS are fintech companies, including startups, banks, financial institutions, any other company, Limited Liability Partnership (LLP) and partnership firms, partnering with or providing support to financial services businesses.
- Q. With reference to SWAYAM Plus' Platform, consider the following statements:
 - 1. It offer programmes to enhance employability of youths.
 - 2. It provides content in Indian regional languages.
 - 3. It is managed by the NITI Aayog.

How many of the statements given above is/are correct?

A) Only one

B) Only two

C) All three

D) None

Answer: B

- ✓ Recently, the Union Minister of Education and Skill Development and Entrepreneurship launched the 'SWAYAM Plus' platform.
- ✓ It offers courses developed collaboratively with the industry.
- ✓ This platform aims to enhance employability of both college students and lifelong learners.
- ✓ It will offer programmes in sectors like Manufacturing, Energy, Computer Science and Engineering/IT/ITES, Management Studies, Healthcare, Hospitality and Tourism besides Indian Knowledge Systems.

- ✓ Objectives
- ✓ It primarily focuses on building an ecosystem for all stakeholders in professional and career development, including learners, course providers, industry, academia, and strategic partners.
- ✓ Reaching a large learner base by catering to learning across the country, with a focus on reaching learners from tiers 2 and 3 towns and rural areas.
- ✓ It features innovative elements such as multilingual content (available in 12 major Indian languages of the country), AI-enabled guidance, credit recognition, and pathways to employment.
- ✓ These employability and professional development-focused programmes have been developed with industry players including L&T, Microsoft and CISCO.
- ✓ The Indian Institute of Technology Madras (IIT Madras) will be operating this Platform.
- ✓ Hence only statements 1 and 2 are correct.
- Q. Consider the following statements regarding the Financial Intelligence Unit:
 - 1. It disseminates information relating to suspected financial transactions.
 - 2. It works directly under the Prime Minister's Office.

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

- ✓ India's Financial Intelligence Unit (FIU) is keeping a close eye on large cash deposits and withdrawals from cooperative banks ahead of the 2024 Lok Sabha elections.
- ✓ It was set by the Government of India in November 2004.
- ✓ It is the central national agency responsible for receiving, processing, analyzing and disseminating information relating to suspect financial transactions.
- ✓ It is an independent body reporting directly to the Economic Intelligence Council (EIC) headed by the union Finance Minister.
- ✓ Functions:
- ✓ Collection of Information: Act as the central reception point for receiving Cash Transaction reports (CTRs), Non-Profit Organisation Transaction Report (NTRs), Cross Border Wire Transfer Reports (CBWTRs),

Reports on Purchase or Sale of Immovable Property (IPRs) and Suspicious Transaction Reports (STRs) from various reporting entities.

- Q. The Kulasekarapattinam Spaceport, recently seen in the news, is located in:
 - A) Karnataka
 - B) Andhra Pradesh
 - C) Tamil Nadu
 - D) Odisha

Answer: C

- ✓ Prime Minister recently laid the foundation stone for a new spaceport at Kulasekarapattinam in southern Tamil Nadu.
- ✓ About Kulasekarapattinam Spaceport:
- ✓ It is a new spaceport coming up at Kulasekarapattinam, a coastal hamlet near the temple town of Tiruchendur in Thoothukudi district in southern Tamil Nadu.
- ✓ It will be second after the space agency's existing Satish Dhawan Space Centre, founded in Andhra Pradesh's Sriharikota in 1971, with two launch pads.
- ✓ It will focus on the launch of Small Satellite Launch Vehicles (SSLVs) on a commercial basis.
- ✓ It will house 35 facilities, including a launch pad, rocket integration facilities, ground range and checkout facilities, and a mobile launch structure (MLS) with checkout computers.
- ✓ It would have the capacity to launch 24 satellites per year using a mobile launch structure.
- ✓ Spread over 2,350 acres, the spaceport will help save fuel for small rocket launches as the port can launch rockets directly south over the Indian Ocean without requiring crossing landmasses.
- ✓ This is unlike the existing launch site at the Satish Dhawan Space Centre, which adds more fuel requirements for launching into a polar orbit as rockets need to follow a curved path to the south to avoid Sri Lanka's landmass.
- ✓ It is estimated to cost Rs. 986 crore
- Q. Consider the following statements regarding the Maulana Azad Education Foundation (MAEF):
 - 1. It was established to promote education amongst the educationally backward minorities.
 - 2. It works under the Ministry of Education, Government of India.

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 Ministry of Minority Affairs recently ordered the closure of the Maulana Azad Education Foundation (MAEF).
- ✓ About Maulana Azad Education Foundation (MAEF):
- ✓ MAEF was established on the occasion of Maulana Abul Kalam Azad's birth centenary celebrations.
- ✓ The Foundation is a voluntary, non-political, non-profit making social service organization.
- ✓ It was registered under the Societies Registration Act, 1860, on 6th July 1989.
- ✓ The Foundation was established to promote education amongst the educationally backward minorities in particular and other weaker sections in general.
- ✓ It is fully funded by the Ministry of Minority Affairs, Govt. of India.
- ✓ Structure:
- ✓ The Hon'ble Minister of Minority Affairs is Ex-Officio President of the Foundation.
- ✓ The General Body of the Foundation consists of 15 members, of which six are ex-officio, including the President, MAEF, and rest nine are nominated by the President, MAEF.
- ✓ Through programmes like the Begum Hazrat Mahal National Scholarship Scheme and the Khwaja Gharib Nawaz Skill Development Training Scheme, the Foundation worked to improve employment opportunities for minorities and awarded scholarships to deserving girls from religious minorities.
- Q. 'Vantara' initiative, recently seen in the news, is associated with which one of the following?

A) Animal Welfare

B) Climate change

C) Environmental protection

D) Historical monuments

Answer: A

✓ Reliance Industries and Reliance Foundation introduced Vantara, led by Anant Ambani, a comprehensive initiative for rescuing, treating, and rehabilitating animals. The program centers around a 3,000-acre sanctuary within the Green Belt of Reliance's Jamnagar Refinery Complex in Gujarat, designed as a jungle-like haven. Vantara aims to provide a natural and enriching habitat for rescued animals, promoting their healing and thriving.

- Q. Which state government recently planning to introduce a bill to hold rioters responsible for damage to both government and private property?
 - A) Bihar

B) Odisha

C) Uttarakhand

D) Madhya Pradesh

Answer : C

- ✓ Uttarakhand government plans to introduce the Uttarakhand Public and Private Property Damage Recovery Bill in the upcoming budget session.
- ✓ This legislation aims to hold rioters financially responsible for damages to both government and private property during protests or strikes.
- ✓ If enacted, Uttarakhand would be the third state, following Uttar Pradesh and Haryana, to implement such a law.
- ✓ The initiative aligns with the government's agenda to uphold law and order and safeguard public and private assets from unlawful destruction.
- Q. What is the rank of India in the Global Intellectual Property Index 2024?

A) 42nd

B) 45th

C) 44th

D) 46th

Answer: A

- ✓ The US Chamber of Commerce released the 12th edition of the International Intellectual Property (IP) Index, ranking 55 economies on their IP frameworks.
- ✓ India secured the 42nd position with a 38.64% overall score.
- ✓ The United States, the United Kingdom, and France topped the list, emphasizing the pivotal role of strong IP systems in economic development.
- ✓ The index evaluates the effectiveness of IP landscapes in fostering innovation and creative industries globally
- Q. What is 'Homosep Atom', recently seen in the news?

A) Ancient irrigation technique

B) Septic tank/manhole cleaning robot

C) Nuclear ballistic submarine

D) Ancient medicinal practice

Answer: B

- ✓ Solinas, a startup incubated at IIT Madras, developed India's first septic tank cleaning robot, Homosep Atom, addressing manual scavenging issues.
- ✓ The DST-TBI-supported innovation reaches 16 cities, offering end-to-end solutions for sewer cleaning, reducing costs and promoting robotic cleaning.
- ✓ Solinas specializes in deep-tech, climate tech solutions, including miniature robots addressing water and sanitation challenges.
- ✓ Their technologies, like Endobot and Swasth AI, serve as diagnostic tools, identifying and mitigating water contamination, blockages, and sewer overflows, contributing to societal development and environmental sustainability.
- Q. Where was the 13th Ministerial Conference of the World Trade Organization (WTO) held?

A) New Delhi

B) California

C) Abu Dhabi

D) Paris

Answer : C

- ✓ The 13th Ministerial Conference (MC13) of the World Trade Organization (WTO) started at the Abu Dhabi National Exhibition Centre (ADNEC) in Abu Dhabi, United Arab Emirates from February 26 to 29, 2024.
- ✓ The conference will bring together trade ministers from around the world to review the multilateral trading system and chart the WTO's future course.
- ✓ Priority items on the agenda include reforming the WTO's dispute settlement function and new disciplines to eliminate fisheries subsidies that encourage overfishing.
- Q. Which country aims to produce 1-5 lakh tonnes of hydrogen a year by 2030?

A) Iran

B) Malaysia

C) Vietnam

D) Iraq

Answer: C

✓ Vietnam targets annual hydrogen production of 100,000-500,000 metric tonnes by 2030, a key element in its energy transition. The nation plans to scale up output to 10-20 million tonnes by 2050, incorporating green hydrogen, showcasing a strong commitment to sustainable energy initiatives and contributing to global decarbonization efforts.

- Q. What is the name of the Sikkim's first railway station, recently inaugurated by Prime Minister of India?
 - A) Gangtok railway station
- B) Namchi railway station
- C) Rangpo railway station
- D) Pelling railway station

Answer: C

- ✓ Prime Minister Narendra Modi laid the foundation stone for Sikkim's first railway station in Rangpo, celebrating a historic moment for the state.
- ✓ The station's design, inspired by local culture and the Himalayan landscape, pays homage to Sikkim's rich traditions.
- ✓ This initiative is part of a nationwide effort, with over 2,000 rail infrastructure projects worth Rs 41,000 crore, aiming to transform transportation networks, promote connectivity, and drive economic development across the country.
- Q. Ayutthaya city, recently seen in the news, is located in which country?

A) Thailand

B) Vietnam

C) Egypt

D) Sudan

Answer: A

- ✓ The Bihar Governor visited Thailand's Ancient City of Ayutthaya, named after Lord Ram's birth city in Ayodhya, India. Founded in 1350, it served as the Siamese Kingdom's second capital.
- ✓ Flourishing from the 14th to the 18th centuries, it was a global diplomatic and commercial hub on an island strategically located above tidal bores, protecting it from sea attacks.
- ✓ Burmese forces razed it in 1767, leaving an extensive archaeological site with advanced water management and monumental structures.
- Q. Where was the 16th World Social Forum 2024 meeting held?

A) Bhutan

B) New Delhi

C) Kathmandu

D) Bangladesh

Answer: C

✓ The 16th World Social Forum (WSF) conference in 2024 started in Kathmandu in February 2024.

- ✓ The conference is a five-day event that aims to promote exchange among civil society organizations, social movements, trade unions, and individuals who oppose neoliberal globalization.
- ✓ The theme of the conference is "Another World is Possible".
- Q. National Industrial Corridor Development Corporation Limited (NICDC) has signed an MoU with which IIT to enhance the development of greenfield smart cities?

A) IIT Madras

B) IIT Bombay

C) IIT Delhi

D) IIT Hyderabad

Answer: C

- ✓ NICDC joined hands with IIT Delhi to enhance development of greenfield smart cities
- ✓ National Industrial Corridor Development Corporation Limited (NICDC) under the Department for Promotion of Industry & Internal Trade (DPIIT), Ministry of Commerce & Industry, GoI and the Foundation for Innovation and Technology Transfer at the Indian Institute of Technology, Delhi (FITT-IITD) signed a Memorandum of Understanding at Vanijya Bhawan, New Delhi.
- ✓ The aim of the MoU is to evaluate optimality of locations for development of greenfield industrial smart cities in India leveraging the principles and framework of PM GatiShakti.
- Q. In which country has the world's third-largest mosque and Africa's largest mosque been inaugurated in February 2024?

A) UAE

B) Saudi Arabia

C) Iran

D) Algeria

Answer: D

- ✓ Algeria has inaugurated the world's third-largest and Africa's largest mosque.
- ✓ Algerian President Abdelmadjid Tebboune has inaugurated the Grand Mosque of Algiers on the North African nation's Mediterranean coastline.
- ✓ Known locally as the Djamaa El-Djazair, it features the world's tallest minaret at 265 metres (869 feet), can accommodate 120,000 people, and is the world's largest mosque only after Islam's holiest sites in Saudi Arabia's Mecca and Medina.
- ✓ It was built over seven years in the form of a modernist structure extending across 27.75 hectares (almost 70 acres), decorated in wood and marble and containing Arab and North African flourishes.

- Q. Under which programme has PM Narendra Modi launched the world's largest cooperative grain storage scheme across the country in February 2024?
 - A) Mid-Day Meal Programme
- B) Antyodaya Anna Yojana
- C) Vikshit Bharat @ 2047
- D) Sahakar Se Samridhi Programme

Answer: D

- ✓ PM Modi launches World's Largest Grain Storage Scheme
- ✓ Prime Minister Narendra Modi has launched the world's largest grain storage plan in the cooperative sector, entailing an investment of over Rs 1.25 lakh crore, with the inauguration of 11 godowns in primary agricultural credit societies (PACS) in as many states.
- ✓ Under the programme, 700 lakh tons of storage capacity will be created over the next five years in the cooperative sector by constructing thousands of godowns and warehouses.
- ✓ He also laid the foundation for creating godowns and other agri infrastructure in 500 more PACS.
- ✓ Under this, thousands of warehouses and godowns will be constructed across the country.
- ✓ This scheme has been launched under the 'Sahakar Se Samridhi Programme'.
- ✓ Under the 'Sahakar Se Samriddhi Programme', grain storages have been built across the country. It is being operated in 11 Primary Agricultural Credit Societies (PACS) in 11 states.
- Q. Which ministry has signed a MoU with Research and Information System (RIS) to serve the continuation of academic cooperation and collaboration?
 - A) Ministry of Corporate Affairs
- B) Ministry of Home Affairs

C) Ministry of Ayush

D)Ministry of Housing and Urban Affairs

Answer: C

- ✓ The Ministry of Ayush has signed an MoU with the Research and Information System (RIS) in New Delhi.
- ✓ The MoU will bring forth the overview of Ayush Service sector and will serve the continuation of academic cooperation and collaboration with RIS, which is a Policy Research autonomous institute of the Ministry of External Affairs.
- ✓ The Knowledge Partnership, through this MoU, will not only serve to strengthen academic cooperation and collaboration but will also bring out Ayush Service Sector overview in a time-bound frame.

- Q. Who has been appointed as the Chairman and Independent Director of PayU Payments Private Limited?
 - A) Soni Chatterjee

B) Renu Sood Karnad

C) Vijay Shekhar

D) Nikhil Kamat

Answer: B

- ✓ PayU Payments Pvt Ltd (PayU), the fintech arm of global consumer internet group Prosus, has appointed HDFC Bank director Renu Sud Karnad as chairman and independent director of the company
- Q. Which country has recently declared a health emergency due to rapidly increasing cases of dengue fever?

A) Peru

B) Chile

C) Argentina

D) Kenya

Answer: A

- ✓ South American country Peru has declared a health emergency in view of the rapidly increasing cases of dengue fever.
- ✓ A health emergency has been declared in 20 of Peru's 25 regions. Peru is a country in western South America. Its capital is 'Lima'.





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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 - <u>2603003298</u> SELECTED IN - ARYAVART GRAMIN BANK CLERK STATE - UTTAR PRADESH



MY PAID GROUP STUDENT GOT SELECTION IN 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 - <u>2543024278</u> 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



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

NAME - GURPREET KAUR ROLL NO - <u>2283002821</u> 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