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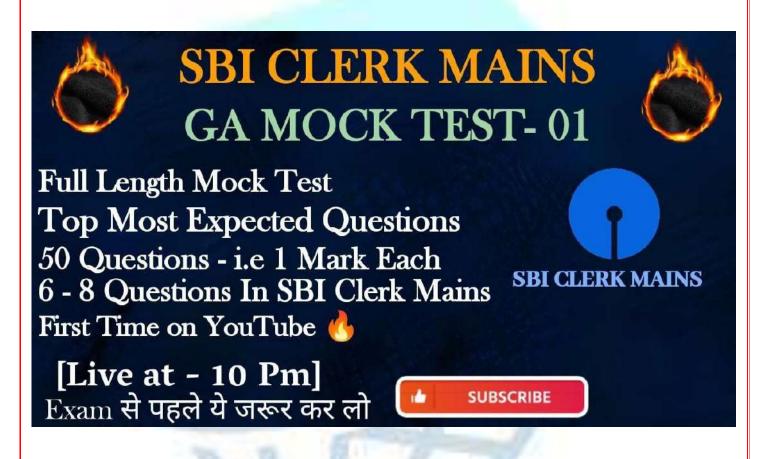
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Aparchit March 2nd Week English Best 350+ MCQs with Amazing Facts By :- Aparchit Exam Warriors/Kumar Kaushal Sir

Who has recently become a new member of the International Solar Alliance? Q.

- B) Kenya A) Panama
- C) Chile

D) Argentina

Answer : A

- ✓ Central American country Panama has officially joined the International Solar Alliance (ISA).
- ✓ Panama has become the 97th member country of ISA.
- ✓ ISA was established as a joint effort of India and France.
- Currently, 116 countries have signed the ISA Framework Agreement

ISA IN NEWS 2023-24

- Panama has become the 97th member country of ISA. \geq
- Malta as the 119th country to join the International Solar Alliance.
- Chile has become the 95th member of the International Solar Alliance.
- International Solar Alliance (ISA) has announced a capital infusion of \$35 million for its Global Solar \geq Facility (GSF), aimed at stimulating solar investments in underserved regions, particularly in Africa
- What is the International Solar Alliance? \succ
- The International Solar Alliance is an action-oriented, member-driven, collaborative platform for \geq increased deployment of solar energy technologies as a means for bringing energy access, ensuring energy security, and driving energy transition in its member countries.
- > Initially conceived as a joint effort by India and France, ISA was conceptualized during the 21st Conference of Parties (COP21) in 2015.
- > With its framework Agreement amended in 2020, all UN member states are eligible to join ISA.
- > Currently, 116 countries are signatories, with 95 having completed the necessary ratification to become full members.
- The ISA is guided by its 'Towards 1000' strategy which aims to mobilize USD 1,000 billion of \geq investments in solar energy solutions by 2030, while delivering energy access to 1,000 million people using clean energy solutions and resulting in installation of 1,000 GW of solar energy capacity.
- This would help mitigate global solar emissions to the tune of 1,000 million tonnes of CO2 every year.



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- > The Assembly is the apex decision-making body of ISA, in which each Member Country is represented.
- ➢ International Solar Alliance (ISA).
- ➢ Founded 2015
- HQ Gurugram Haryana
- Director General Ajay Mathur
- Membership : 121
- > ISA : Joint Initiative by India and France
- International Solar Alliance (ISA) was launched by Indian Prime Minister Narendra Modi and Former France Prime Minister Francois Hollande on 30 November 2015 during the 21st session of the United Nations Climate Change COP-21 in Paris, France to promote solar energy.
- India and France have been re-elected as the President and co-President of the International Solar Alliance..

Q. Which country has become the new member of the military alliance NATO?

A) Brazil	B) UAE
C) Albania	D) Sweden
Design of the second seco	

- Answer : D
- ✓ European country Sweden has formally become a new member of the transatlantic military alliance 'NATO'.
- ✓ Concerns about Russian aggression in Europe have increased following Russia's 2022 invasion of Ukraine.
- ✓ Swedish Prime Minister Ulf Christerson has announced this.
- The North Atlantic Alliance is an intergovernmental military alliance of 32 member states. It was established in the year 1949.

NATO IN NEWS 2023-24

- Sweden has officially become the 32nd member of NATO
- North Atlantic Treaty Organization (NATO) started its largest military exercise in Europe, the Steadfast Defender 2024, recently.
- The North Atlantic Treaty Organization (NATO) has recently announced the formal suspension of the Cold War-era security treaty.



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- ➢ Finland becomes 31st member of Nato.
- North Atlantic Treaty Organization (NATO)
- Formation : 4 April 1949
- ▶ Headquarters : Brussels, Belgium
- Secretary General : Jens Stoltenberg (Norway)
- > Total Member : 32 (Sweden)
- Established by the Washington treaty.
- > At present, NATO has 32 members.
- In 1949, there were 12 founding members of the Alliance: Belgium, Canada, Denmark, France, Iceland, Italy, Luxembourg, the Netherlands, Norway, Portugal, the United Kingdom and the United States.
- The other member countries are: Greece and Türkiye (1952), Germany (1955), Spain (1982), the Czech Republic, Hungary and Poland (1999), Bulgaria, Estonia, Latvia, Lithuania, Romania, Slovakia and Slovenia (2004), Albania and Croatia (2009), Montenegro (2017) and North Macedonia (2020), Finland (2023) and Sweden (2024).

Q. India's First Under-River Metro Tunnel passes through which one of the following rivers?

- A) Yamuna B) Hooghly
- C) Narmada

D) Godavari

- Answer : B
- ✓ Prime Minister recently inaugurated a metro train service between Howrah Maidan and Esplanade in Kolkata, marking the opening of India's first under-river metro tunnel.
- ✓ About India's First Under-River Metro Tunnel:
- ✓ It is a part of Kolkata Metro's East-West Corridor.
- It passes under the Hooghly River in the city's northeast, with the tunnel 13 meters below the riverbed and 37 meters below ground level.
- ✓ It forms part of the 4.8 km underground section from Howrah Maidan to Esplanade.
- ✓ It is the second section of the East-West Metro corridor and has been built at a cost of Rs 4,965 crore.
- ✓ The stretch also has the deepest metro station in the country, the Howrah Maidan station, at 32 metres below ground level.



- \checkmark The metro is expected to cover the 520-meter stretch under the Hooghly River in 45 seconds.
- ✓ Key Facts about River Hooghly:
- ✓ The Hooghly River, also known as the Bhagirathi-Hooghly and Kati-Ganga Rivers, is one of the significant rivers in West Bengal.

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- ✓ It is a distributary or arm of the Ganges River, about 260 km long.
- \checkmark Course:
- \checkmark It is formed in Murshidabad, where the Ganga splits into two parts, while the part flowing through Bangladesh is called the Padma.
- ✓ The other part is the Hooghly, which flows through a heavily industrialized area of West Bengal.
- Q. Consider the following statements regarding the NITI For States platform:
 - 1. It is a cross-sectoral knowledge platform designed to become a Digital Public Infrastructure.
 - 2. It is accessible through multiple devices including mobile phones.
 - 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

- ✓ Minister of Communications, Railways, and Electronics & Information Technology will launch NITI Aayog's NITI For States platform and Viksit Bharat Strategy Room' at Rang Bhawan auditorium, New Delhi.
- ✓ It is a cross-sectoral knowledge platform designed to become a Digital Public Infrastructure (DPI) for Policy and Good Governance.
- ✓ The significant features of the platform include
- ✓ A multi-sectoral live repository of 7,500 Best Practices, 5,000 Policy documents, 900+ datasets, 1,400 data profiles, and 350 NITI publications.
- ✓ The knowledge products on the platform span 10 sectors including Agriculture, Education, Energy, Health, Livelihoods and Skilling, Manufacturing, MSME, Tourism, Urban, Water resources & WASH across two cross-cutting themes - Gender and Climate Change.
- ✓ The platform is an intuitive and user-friendly interface that allows users to easily navigate; and it is accessible through multiple devices including mobile phones.



This platform will facilitate the digital transformation of governance by equipping government officials with robust, contextually relevant, and actionable knowledge and insights, thereby enhancing the quality of their decision-making.

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It will also support cutting-edge level functionaries like district collectors and block-level functionaries by giving them access to innovative best practices across various States and UTs.

NITI AAYOG IN NEWS 2023-24

- Minister of Communications, Railways, and Electronics & Information Technology will launch NITI Aayog's NITI For States platform and Viksit Bharat Strategy Room' at Rang Bhawan auditorium, New Delhi.
- > Recently, Atal Innovation Mission (AIM), NITI Aayog and Meta have announced the launch of Frontier Technology Labs (FTLs)
- > India is estimated to be a \$30 trillion developed economy by 2047, preliminary results from the Centre's vision document - The Vision India@2047, which is being prepared by Niti Aayog.
- > NITI Aayog convened a two-day G20 conference on the Green and Sustainable Growth Agenda for the Global Economy in New Delhi.
- > The NITI Aayog has published the second edition of the Multidimensional Poverty Index titled 'National Multidimensional Poverty Index: A progress of Review 2023'.
- About 135.5 million (13.5 crore) persons have exited poverty between 2015-16 and 2019-21.
- > Nearly 3.43 crore people escaped poverty in Uttar Pradesh, registering the largest decline among the 36 States and Union Territories.
- NITI Aayog (National Institution for Transforming India)
- Founded : 1st January 2015
- Preceding : Planning Commission (15th March 1950)
- Headquarters : New Delhi
- Chairperson : Narendra Modi
- Vice Chairperson : Suman K Bery
- ► CEO : BVR Subrahmanyam
- NITI Aayog comes under the Ministry of Commerce and Industry



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Q. Consider the following statements with reference to the Frontier Technology Labs:

- 1. They are an advanced version of Atal Tinkering Labs established to promote digital inclusion.
- 2. They are funded by the World Bank in collaboration with the Ministry of Finance.

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, Atal Innovation Mission (AIM), NITI Aayog and Meta have announced the launch of Frontier Technology Labs (FTLs).
- ✓ It is an advanced version of Atal Tinkering Lab.
- ✓ The initiative aims to advance the government's agenda of digital inclusion, skilling and growth.
- ✓ Collaboration: Atal Innovation Mission and Meta will partner to set up FTLs in schools of strategic importance to ensure that students from diverse backgrounds across India will have equal opportunities to learn and engage with frontier technologies.
- ✓ Funding: The FTLs will be funded by Meta and Atal Innovation Mission will be the knowledge partner.
- ✓ It is equipped with state-of-the-art infrastructure, including all components of the Tinkering Lab to empower students to innovate using technologies like Artificial Intelligence, Augmented & Virtual Reality, Blockchain, Cybersecurity, Robotics, 3D Printing, and Internet of Things.
- ✓ The FTLs are a part of Meta's Education to Entrepreneurship initiative, launched in September 2023, to seamlessly connect students, youth, workforce, and micro-entrepreneurs with futuristic technologies, taking digital skilling to the grassroots.
- ✓ These labs will be managed by Meta's partner 1M1B (One Million for One Billion).
- Significance: The labs support the Government's focus on equipping youth with digital skills to succeed in the evolving landscape of technology and the global economy
- Q. Where is Rupa Tarakasi, a renowned silver craft, predominantly practised?

A) Kolkata

B) Jaipur

C) Varanasi

D) Cuttack

Answer : D



✓ The famous silver filigree (Rupa Tarakasi) of the millennium Cuttack city in Odisha recently received the Geographical Indication (GI) tag.

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- ✓ About Rupa Tarakasi:
- \checkmark It is one of the most exquisite silver crafts.
- This centuries-old, sophisticated craft is practised in the silver city of Cuttack, Odisha. \checkmark
- \checkmark Origin:
- ✓ While the exact origin of the filigree art in Cuttack is not clear, it is known to have existed as far back as the 12th century.
- ✓ The art form received considerable patronage under the Mughals.
- ✓ Over the years, as Cuttack transitioned through the hands of different rulers, the silver filigree took on a new form with each.
- ✓ Process:
- ✓ In this work of craft, silver bricks are transformed into thin, fine wires (tara) or foils, from which silver filigree is made with all designs (kasi).
- \checkmark While different grades of silver are used in the main metal alloy, the craftsmen also use other metals like copper, zinc, cadmium, and tin.
- ✓ The artists involved with this filigree work are called "Rupa Banias" or "Roupyakaras" (in Odia).
- Consider the following statements regarding the National Cooperative Database (NCD), recently Q. seen in the news:

1. It is a digital dashboard wherein data of cooperative societies, including both National and State Federations have been captured.

2. It is an initiative of the Ministry of Statistics and Programme Implementation.

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 Cooperation Minister will launch the National Cooperative Database (NCD) to foster a cooperativecentric economic model.
- About National Cooperative Database (NCD):
- ✓ It is an initiative of the Ministry of Cooperation.



✓ Under this initiative, the Ministry of Cooperation has recognized the imperative need for a robust database to capture vital information about India's vast cooperative sector.

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- ✓ NCD has been developed in collaboration with State Governments, National Federations and stakeholders, and aims to foster a cooperative-centric economic model.
- ✓ It is a web-based digital dashboard wherein data of cooperative societies, including National/State Federations have been captured.
- ✓ The data of cooperative societies has been entered and validated by States/ UTs nodal officials at RCS/ DRCS offices, and the data of federations has been provided by various national/state federations.
- ✓ NCD has collected/mapped information about 8 lakh cooperatives with collective membership of more than 29 crores spread across various sectors in the country.
- \checkmark The information collected from cooperative societies are on various parameters, such as their registered name, date, location, number of members, sectoral information, area of operation, economic activities, financial statements, status of audit etc.
- NCD serves as a crucial tool for efficient communication between the Central Ministry, States/UTs, and Cooperative Societies, benefiting all stakeholders in the cooperative sector.
- Which among the following best describes 'Dolutegravir', recently seen in the news? Q.
 - A) A newly discovered species of marine life.
 - B) A novel approach to detect gravitational waves.
 - C) A cryptocurrency gaining popularity in the financial market.
 - D) An antiviral drug used in the treatment of HIV infection

Answer : D

- ✓ Resistance to the antiretroviral drug dolutegravir (DTG) is increasing among HIV patients, a new report by the World Health Organization (WHO) highlighted.
- ✓ About Dolutegravir (DTG):
- ✓ It is an antiviral drug used with other medications to treat human immunodeficiency virus (HIV) infection, the virus that can cause the acquired immunodeficiency syndrome (AIDS).
- ✓ Dolutegravir is in a class of medications called HIV integrase inhibitors.
- ✓ It works by decreasing the amount of HIV in your blood and increasing the number of immune cells that help fight infections in your body.



\checkmark Although dolutegravir does not cure HIV, using it along with other medications may decrease your chance of developing AIDS and HIV-related illnesses such as serious infections or cancer.

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- ✓ Since 2018, WHO has recommended the use of dolutegravir as the preferred first- and second-line HIV treatment for all population groups.
- ✓ It is more effective, easier to take, and has fewer side effects than other drugs currently in use.
- ✓ Common side effects of dolutegravir may include:
- \checkmark headache;
- tiredness; or \checkmark
- sleep problems (insomnia). \checkmark
- ✓ Some side effects can be serious. These include severe skin rashes and allergic reactions, liver problems, and drug interactions.

Sea Defenders-2024, recently seen in the news, is a joint Coast Guard exercise involving India and Q. which one of the following countries?

A) United States	B) <mark>Sri Lank</mark> a
C) Vietnam	D) France

Answer : A

- ✓ The United States Coast Guard's (USCG) Bertholf ship reached Port Blair ahead of the 'Sea Defenders-2024' joint exercise.
- ✓ About Sea Defenders-2024:
- ✓ It is a joint exercise between the Indian Coast Guard and the United States Coast Guard.
- ✓ Location: Off the coast of Port Blair, Andaman and Nicobar Islands.
- The two-day exercise will focus on maritime piracy and asymmetric threats, including simulated drone \checkmark attacks on commercial merchant traffic, joint maritime search and rescue operations, major firefighting, marine pollution response, and counter-drug interdiction exercises.
- The event will also witness a simulated medical evacuation to enhance readiness in emergency situations.
- It will highlight the importance of international cooperation in addressing maritime challenges as well as the partnership between the Indian and US Coast Guards.



Q. Consider the following statements with reference to the School Soil Health Programme:

1. It is an initiative of the Ministry of Education and the Ministry of Agriculture and Farmers Welfare.

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2. It provides for the establishment of soil labs in Eklavya Model Schools only.

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 Union Minister for Agriculture & Farmers' Welfare and Union Minister for Rural Development inaugurated School Soil Health Programme, New Delhi.
- ✓ Department of Agriculture and Farmers welfare (Ministry of Education) in collaboration with Department of School Education and Literacy (Ministry of Agriculture and farmers welfare) has undertaken a pilot project on school soil health programme.
- ✓ Features
- ✓ Under the project, 20 soil labs were set up in 20 schools of Kendriya and Navodaya Vidylaya of rural areas.
- ✓ Study modules were developed and training was given to students and teachers.
- Mobile application was customized for the school programme and portal is having a separate segment for the programme where in all the activities of students has been documented.
- ✓ Now, this programme has been scaled up in 1000 schools.
- ✓ Kendriya Vidyalya, Navodaya Vidyalya and Eklavya Model Schools have been taken under this programme. Schools are being onboarded on the portal and online batches are being created.
- ✓ Department of Agriculture and Farmers welfare (DA&FW) through National Bank for Agriculture and Rural Development (NABARD) will setup soil labs in these schools.
- ✓ School students will collect soil samples, test in the labs set up in schools and generate Soil health Card.
- After generating Soil Health Card, they will go to the farmers and educate them about recommendation of Soil health Card.
- Q. Consider the following statements with reference to the IndiaAI mission:

1. Under this mission, indigenous Large Multimodal Models will be developed.

2. It aims to provide deep-tech AI startups streamlined access to funding to enable futuristic AI Projects.



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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 Cabinet chaired by the Prime Minister of India has approved the comprehensive national-level IndiaAI mission with a budget outlay of Rs.10,371.92 crore.
- ✓ The IndiaAI mission will establish a comprehensive ecosystem catalyzing AI innovation through strategic programs and partnerships across the public and private sectors.
- ✓ The Mission will be implemented by 'IndiaAI' Independent Business Division (IBD) under Digital India Corporation (DIC).
- ✓ It has the following components:
- ✓ IndiaAI Compute Capacity: The IndiaAI compute pillar will build a high-end scalable AI computing ecosystem to cater to the increasing demands from India's rapidly expanding AI start-ups and research ecosystem.
- ✓ The ecosystem will comprise AI compute infrastructure of 10,000 or more Graphics Processing Units (GPUs), built through public-private partnership. It will act as a one-stop solution for resources critical for AI innovation.
- ✓ IndiaAI Innovation Centre: The IndiaAI Innovation Centre will undertake the development and deployment of indigenous Large Multimodal Models (LMMs) and domain-specific foundational models in critical sectors.
- IndiaAI Datasets Platform: It will streamline access to quality non-personal datasets for AI Innovation. A unified data platform will be developed to provide a one-stop solution for seamless access to non-personal datasets to Indian Startups and Researchers.
- ✓ IndiaAI Application Development Initiative: It will promote the AI applications in critical sectors for the problem statements sourced from Central Ministries, State Departments, and other institutions. The initiative will focus on developing/scaling/promoting adoption of impactful AI solutions with potential for catalyzing large scale socio-economic transformation.
- ✓ IndiaAI FutureSkills: It is conceptualized to mitigate barriers to entry into AI programs and will increase AI courses in undergraduate, masters-level, and Ph.D. programs. Further, Data and AI Labs will be set-up in Tier 2 and Tier 3 cities across India to impart foundational level courses.



✓ IndiaAI Startup Financing: This pillar is conceptualized to support and accelerate deep-tech AI startups and provide them streamlined access to funding to enable futuristic AI Projects.

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✓ The approved IndiaAI Mission will propel innovation and build domestic capacities to ensure the tech sovereignty of India

Haiper, recently in news, refers to a/an: **Q**.

- A) Artificial Intelligence-powered video generation tool
- B) Light combat aircraft
- C) Invasive plant species
- D) Newly discovered asteroid

Answer : A

- ✓ Recently, former members of Google's DeepMind team, have introduced Haiper, a cutting-edge AI-powered video generation tool.
- \checkmark It is an all-in-one visual foundation model that allows everyone, with or without technical training, to generate high-quality video content with ease.
- ✓ The founders claim that Haiper brings forward cutting-edge machine learning with the belief that creativity should be "fun, surprising, and shareable".
- ✓ According to Haiper, its model is a powerful perceptual foundation model-driven AI that has been designed for a "new path towards AGI" (artificial general intelligence, an AI software with human-like intelligence and the ability to self-learn).
- ✓ It offers tools such as text-to-video, animated static images, video repainting tools, etc.
- ✓ Users can go on to the website, log in with their email addresses, and start generating videos for free by typing in text prompts.
- ✓ At present, users can only generate HD video spanning 2 seconds, and a slightly lower-quality video could go up to four seconds.
- With reference to Uttar Poorva Transformative Industrialization Scheme, consider the following: Q.
 - 1. It is a Centrally Sponsored Scheme implemented by NITI Aayog.
 - 2. It is aimed at developing industries and generating employment in the North East Region.

3. It requires all eligible industrial units to commence their production or operation within 4 years from the grant of registration.



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How many of the above statements are correct?

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

Answer : B

✓ The Union Cabinet chaired by Prime Minister of India approved the proposal of the Ministry of Commerce and Industry, Department for Promotion of Industry and Internal Trade for Uttar Poorva Transformative Industrialization Scheme, 2024 (UNNATI – 2024).

D) None

- ✓ The scheme, aimed at developing industries and generating employment in the North East Region, seeks to create productive economic activity in manufacturing and services.
- ✓ The main objective of the UNNATI scheme is to generate gainful employment, leading to the overall socioeconomic development of the region.
- It is set to be effective from the date of notification and will run until March 31, 2034, inclusive of eight years of committed liabilities.
- ✓ Expenditure involved:
- ✓ The financial outlay of the proposed scheme is Rs.10,037 crore for the scheme period from the date of notification for 10 years. (Additional 8 years for committed liabilities).
- ✓ This will be a Central Sector Scheme.
- The scheme is proposed to be divided into two parts. Part, A caters to the incentives to the eligible units (Rs. 9737 crores), and Part B, is for implementation and institutional arrangements for the scheme. (Rs. 300 Crore).
- ✓ Salient features of the scheme
- Scheme period: The scheme will be effective from the date of Notification and up to 31.03.2034 along with 8 years of committed liabilities.
- ✓ Application period for registration: Industrial unit will be allowed to apply for registration from the date of notification up to 31.03.2026
- Commencement of Production or operation: All eligible Industrial Units to commence their production or operation within 4 years from the grant of registration.
- Districts are categorized in two zones: Zone A (Industrially Advanced Districts) & Zone B (Industrially Backward Districts)



✓ Earmarking of funds: 60% of the outlay of Part A has been earmarked to 8 NE states and 40% on First-In-First-Out (FIFO) basis.

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- ✓ All new Industrial units and Expanding units would be eligible for the respective incentives.
- ✓ Implementation of the scheme will be overseen by the Department for Promotion of Industry and Internal Trade (DPIIT) in cooperation with the States.
- ✓ Committees at the national and state levels, including the Steering Committee and State Level Committee, will monitor implementation, ensure transparency, and recommend registration and incentives claims.
- Q. Consider the following statements regarding the Majuli mask:
 - 1. It is a handmade masks traditionally used to depict characters in bhaonas.
 - 2. It is made of bamboo, clay and dung.
 - 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 traditional Majuli masks and Majuli manuscript painting in Assam were given a Geographical Indication (GI) tag.
- These are handmade masks traditionally used to depict characters in bhaonas, or theatrical performances with devotional messages under the neo-Vaishnavite tradition, introduced by the 15th-16th century reformer saint Srimanta Sankardeva.
- ✓ Srimanta Sankardeva established this art of masks through a play called Chinha Jatra.
- ✓ The word means explaining through images. At that time, to attract ordinary people to Krishna bhakti.
- ✓ The masks can depict gods, goddesses, demons, animals and birds Ravana, Garuda, Narasimha, Hanuman, Varaha Surpanakha all feature among the masks.
- ✓ They can range in size from those covering just the face (mukh mukha), to those covering the whole head and body of the performer (cho mukha).
- Material used: The masks are made of bamboo, clay, dung, cloth, cotton, wood and other materials available in the riverine surroundings of their makers.



Majuli has 22 sattras, and the patent application states that the mask-making tradition is by and large concentrated in four of them — Samaguri Sattra, Natun Samaguri Sattra, Bihimpur Sattra and Alengi Narasimha Sattra.

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With whom has the Reserve Bank of India signed an agreement to promote the use of local currencies? Q.

B) World Bank

- A) Asian Development Bank
- C) Bank Indonesia D) New Development Bank

Answer : C

- ✓ The Reserve Bank of India and Bank Indonesia (BI) have signed an MoU in Mumbai to promote the use of local currencies.
- ✓ The MoU was signed by Reserve Bank of India Governor Shaktikanta Das and Bank Indonesia Governor Perry Warjio.
- Where will 'Bharat-Shakti', the joint exercise of the three armies of India, be organized? Q.

A) Srinagar	B) Udhampur
C) Jaisalmer	D) Almora

Answer : C

- ✓ The joint exercise 'Bharat-Shakti' of the three armies of India (Army, Navy and Air Force) will be organized in Asia's largest field firing range located in Jaisalmer, Rajasthan.
- ✓ Top officers of the three armies, including Chief of Defense Staff General Anil Chauhan, will participate in the Bharat-Shakti exercise to be held on March 12.
- Q. Whom did President Draupadi Murmu recently nominate to Rajya Sabha?
 - A) Uday Kotak

B) Ajay Sinha

C) Sudha Murthy

D) Rajyavardhan Singh Rathore

Answer : C

- ✓ President Draupadi Murmu has nominated writer Sudha Murthy to Rajya Sabha.
- \checkmark 73-year-old Murthy was also awarded the Padma Shri in 2006 and the Padma Bhushan in 2023.
- In January, the President had nominated Satnam Singh Sandhu as a Rajya Sabha member.
- The President can nominate 12 members to the Upper House. \checkmark



 \checkmark Sudha Murty is an Indian educator, author, philanthropist and former chairperson of the Infosys Foundation.

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- ✓ She is married to the co-founder of Infosys, N. R. Narayana Murty.
- Which state government has signed an MoU with the World Economic Forum to establish the state's **Q**. first Centre for Al?

A) Haryana

B) Bihar

C) Gujarat

D) Karnataka

Answer : D

- ✓ Karnataka government has signed an MoU with the World Economic Forum to establish the state's first Centre for Al.
- ✓ Objective To make Karnataka a global Al hub by linking with WEF's C4IR Network.
- ✓ The Centre for Al in Karnataka will foster global dialogue on Al ethics and support Al startups for global visibility and collaboration opportunities.
- ✓ It will attract investments, and create job opportunities in the region.
- Rajnath Singh has inaugurated the 'Chola' building at Naval War College in which state? Q.

A) Goa	B) Kerala
C) Tamil Nadu	D) Maharashtra

Answer : A

- ✓ Raksha Mantri Rajnath Singh has inaugurated the new Administrative & Training building at the Naval War College (NWC) in Goa.
- ✓ The modern edifice, named the 'Chola', pays homage to the mighty maritime empire of the Chola dynasty of ancient India.
- ✓ The event marked a significant milestone in the history of the NWC, reinforcing its commitment to excellence in military education and nurturing maritime thought
- Q. Infibeam Avenues has received the final authorisation from RBI to operate as a payment aggregator for its payment gateway brand, CCAvenue. It is a which type of company?

A) Payment Fintech platform	B) Food Delivery platform
C) AI-powered Platform	D) Shopping Based Platform



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Answer : C

- ✓ India's first listed AI-powered fintech company, Infibeam Avenues has received the final authorisation from RBI to operate as a payment aggregator for its payment gateway brand, CCAvenue.
- ✓ The RBI had in March 2020 introduced the PA framework, which necessitates payment gateways to secure an aggregator licence for acquiring merchants and delivering digital payment solutions.
- ✓ More than 10 million merchants are on Infibeam's platform, and this year, the company has already crossed half a million merchants onboarding in 1H FY24.
- ✓ The company attributed this growth to the growing relationship with the bank partners and merchants.
- Q. Slice has announced the appointment of actress _____ as its latest brand ambassador.
 - A) Nayanthara

B) Deepika Padukone

C) Kareena Kapoor

D) Katrina Kaif

Answer : A

- ✓ Slice has announced the appointment of actress Nayanthara as its latest brand ambassador.
- ✓ Slice aims to strengthen its connection with audiences, reaffirming its status as a beverage for mango enthusiasts.
- ✓ Slice has become popular in households across the country for its mango flavor.
- ✓ Nayanthara, known as 'Lady Superstar', is a critically acclaimed actress in Indian cinema. With this new association, Slice looks to add more excitement to the summer season and will unveil a new campaign later this summer.
- Q. European aerospace firm Airbus has signed a contract with which institute to provide aviation education to professionals and empower?
 - A) IIM Ahmedabad
 - C) IIM Indore

- **B) IIM Bangalore**
- D) IIM Mumbai

Answer : D

✓ European aerospace firm Airbus has signed a contract with the Indian Institute of Management (IIM) Mumbai to provide aviation education to professionals and empower them with industry-ready skills through Airbus Beyond programmes.



 \checkmark Under this contract, IIM Mumbai will offer short-term aviation courses to aspiring and working professionals who will be able to harness the power of Airbus Beyond programmes in the areas of aviation logistics, supply chain management, operations excellence, cargo handling, strategic procurement, business analytics and digitisation.

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- ✓ Under the agreement, IIM Mumbai will organise courses, onboard students and provide infrastructure and logistical support.
- Who has been honoured with the United States Golf Association (USGA)'s prestigious Bob Jones Q. Award?
 - A) Joe LaCava
 - **C)** Tiger Woods

B) Rory McIlroy

D) Justin Thomas

Answer : C

- ✓ Renowned golfer Tiger Woods has been selected for the Bob Jones Award, the US Golf Association's (USGA) highest honour.
- ✓ This award is the highest honour given to Tiger Woods by the United States Golf Association (USGA).
- ✓ Woods is a 15-time major champion who has won 82 PGA Tour events. He is known for his perseverance and mental power.
- ✓ This prestigious award recognizes Woods' dedication to sportsmanship, his respect for the traditions of the game, and his significant charitable endeavors.
- ✓ Tiger Woods is an American professional golfer.
- **Q**. The Directorate General of Civil Aviation (DGCA) has granted air operator's certificate to _____. based Just Udo Aviation Pvt Ltd to operate its airline Fly91.
 - A) Kerala

B) Maharashtra

C) Goa

D) Tamil Nadu

Answer : C

- ✓ The Directorate General of Civil Aviation (DGCA) has granted air operator's certificate to Goa-based Just Udo Aviation Pvt Ltd to operate its airline Fly91.
- The grant of the air operator certificate marks the completion of all regulatory and compliance requirements for the airline to begin its commercial operations.



- \checkmark The airline has been allocated its first set of routes under the government's regional connectivity scheme UDAN, or Ude Desh ka Aam Nagrik.
- ✓ This includes routes to Sindhudurg, Jalgaon, Nanded and Agatti from Bangalore, Goa, Hyderabad and Pune under the UDAN 5.0 of the civil aviation ministry.
- Which company will start manufacturing fuel used in adrenaline-pumping Formula One or F1 motor Q. racing?
 - A) Reliance Petroleum
- **B)** Hindustan Petroleum

D) Indian Oil Corporation

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C) Oil and Natural Gas Corporation

Answer : D

- ✓ India's largest oil company, Indian Oil Corporation Ltd (IOC) will start manufacturing fuel used in adrenaline-pumping Formula One or F1, motor racing as it looks to expand its basket of niche fuels.
- \checkmark F1 fuel is essentially high-octane petrol and the standards are heavily regulated by global motor sport governing body Federation Internationale de l'Automobile (FIA) on various counts, including permissible additives and blending agents.
- ✓ IOC will supply fuel for all the motorcyclists from 15 countries that will participate in the FIM Asia Road Racing Championship.
- ✓ Indian Oil Corporation Limited (IOCL)
- ✓ Founded : 1959
- Headquarters : New Delhi \checkmark
- Chairman : Shrikant Madhav Vaidya \checkmark
- ✓ Owner : Government of India (52.1%)

When is International Women's Day celebrated every year? Q.

A) 07 March

B) 08 March

C) 09 March

D) 10 March

Answer : B

- ✓ International Women's Day is celebrated all over the world on 8 March.
- This day started in America about 115 years ago when in 1908, women in America launched a big movement \checkmark for their rights.



- The International Women's Day campaign for the year 2024 is based on "Inspire Inclusion" and this year's \checkmark theme is "Invest in women: Accelerate progress".
- Q. Consider the following statements regarding the Pritzker Architecture Prize:

1. It was instituted by the United Nations Educational, Scientific and Cultural Organization (UNESCO in 1945.

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2. It is granted every year to a living architect for significant contributions to the field.

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

- ✓ Japanese architect Riken Yamamoto was declared winner of the 2024 Pritzker Architecture Prize.
- ✓ It is the highest international award in the field, which is sometimes referred to as the "Architecture Nobel" and "the profession's highest honor."
- \checkmark The prize has been awarded every year since its founding in 1979.
- ✓ It is awarded to a living architect/s for significant achievement.
- ✓ It was established by the Pritzker family of Chicago through their Hyatt Foundation.
- Objective: To honour a living architect whose built work demonstrates talent, vision and commitment, who has produced consistent and significant contributions to humanity and the built environment through the art of architecture".
- ✓ The laureate receives \$100,000 and also a bronze medallion.
- ✓ Works of Riken Yamamoto
- ✓ Yamamoto is the ninth laureate from Japan.
- ✓ His famous works are the Hiroshima Nishi Fire Station (2000) has a transparent façade and glass walls and floors that allow passersby to look inside.
- The Koyasu Elementary School (2018), spacious, open terraces not only make learning the arts dance, \checkmark music, painting but also encourage students to interact.



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- Q. Consider the following statements with reference to the IRIS AI Robot:
 - 1. It is powered by Robotics and Generative AI technologies.
 - 2. It can speak only English and Hindi language.
 - 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

- ✓ A groundbreaking development in education has emerged from Kerala's Thiruvananthapuram, where a school has introduced India's first AI teacher robot, Iris.
- ✓ It is powered by Robotics and Generative AI technologies. Iris boasts a dedicated Intel processor and coprocessor for seamless performance.
- ✓ Its Android App interface allows users to control and interact with the robot, ensuring a personalized learning experience.
- ✓ It is not just a passive presence in the classroom but a dynamic voice assistant and interactive learning tool.
- It acts as an AI voice-controlled assistant, responding to user queries, providing explanations, and delivering educational content.
- Its hands, featuring 5 DoF each, enable Iris to manipulate objects, perform demonstrations, and engage in hands-on learning activities.
- ✓ The robot can teach subjects from nursery to Class 12.
- ✓ The robot currently speaks three languages English, Hindi and Malayalam.
- ✓ It is created by the Maker Labs.
- Q. Sela Tunnel, recently seen in the news, is located in which one of the following States?
 - A) Sikkim

B) Himachal Pradesh

- C) Arunachal Pradesh
- D) Punjab

Answer : C

- ✓ On the eve of the fourth anniversary of the border conflict with China in eastern Ladakh, Prime Minister is all set to inaugurate the long-awaited Sela Tunnel.
- ✓ About Sela Tunnel:
- ✓ It is the longest bi-lane road tunnel in the world, at an altitude above 13,000 feet.



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- ✓ Location: It is located in the West Kameng district of Arunachal Pradesh.
- ✓ It will connect Tezpur, in Assam, with Tawang, in Arunachal Pradesh.
- ✓ It was built by the Border Roads Organisation (BRO) under Project Vartak, and the tunnel's construction commenced on April 1, 2019.
- ✓ Features:
- ✓ The project comprises two tunnels: Tunnel 1 is 1,003 meters long, and Tunnel 2 is a 1,595-meter twin-tube tunnel.
- ✓ The project also includes two roads measuring 8.6 km.
- ✓ The tunnel has been designed for a traffic density of 3,000 cars and 2,000 trucks per day, with a maximum speed of 80 kmph.
- ✓ Need:
- ✓ Located near the Sela Pass, this all-weather tunnel was needed because the Balipara-Charidwar-Tawang Road remains closed for a long time every year, courtesy of snowfall and landslides caused by heavy rainfall.
- ✓ The tunnel is significant as it will provide all-weather connectivity to Tawang, bordering China.
- \checkmark The tunnel will cut down the travel time between Tezpur and Tawang by over an hour.
- ✓ It will also provide for faster deployment of weapons, soldiers, and equipment to forward areas near the Line of Actual Control (LAC).

Q. Which country hosted the 17th Annual International Biocuration Conference?

- A) Myanmar
- B) Nepal
- C) India
- D) Bangladesh

Answer : C

- ✓ The 17th Annual International Biocuration Conference (AIBC-2024) is set to take place at the National Capital Region (NCR) Biotech Science Cluster in Faridabad, India.
- ✓ The venue, comprising the Indian Biological Data Centre (IBDC) and the Regional Centre for Biotechnology (RCB), offers a comprehensive platform for scientific discussions and collaboration during the conference.

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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. Which state government collaborated with World Economic Forum to establish AI centre?

A) Karnataka	B) Maharashtra

C) Tamil Nadu

D) Kerala

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Answer : A

✓ Karnataka state government has partnered with the World Economic Forum to establish a state-of-the-art AI center, formalized through a Letter of Intent signed on February 29.

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✓ This strategic alliance aims to position Karnataka as a global hub for artificial intelligence, marking a crucial move towards integrating the state into the global digital and technological landscape

KARNATAKA IN NEWS 2023-24

- Karnataka govt, Foxconn sign Letter of Intent with Rs 5000 cr investment. \succ
- Siddaramaiah was sworn in as the 24th Chief Minister of Karnataka for his second term . \geq
- > The National Manufacturing Innovation Survey (NMIS) 2021-22 Karnataka, overall, is the most "innovative" State, followed by Telangana, and Tamil Nadu.
- According to the India Justice Report (IJR) 2022, which assesses the performance of states in terms of justice delivery, the state of Karnataka has achieved the top rank .
- > World Bank has granted a loan of USD 363 million to the state of Karnataka in India, which will help to provide clean drinking water.
- Karnataka ended their 54-year wait to win the Santosh Trophy national football championship, beating Meghalaya.
- > The Karnataka Government will build the country's first Marina or a boat basin offering dockage, at Byndoor in Udupi district to promote coastal tourism in Karnataka.
- Ministry of Fisheries, Animal Husbandry and Dairying announced that the fourth phase of the Sagar Parikrama program began in Karnataka.
- Karnataka bags National Award For Fasal Bima Yojana, implementing the Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme.
- Karnataka Bank awarded 'Prathista Puraskar for achieving highest percentage in BHIM-UPI transactions.
- Mysuru and Hampi are the two popular destinations in Karnataka to be promoted as a part of the new Tourism policy 'The Swadesh Darshan 2.0 Scheme, which focuses on revving up destination tourism.
- > Union Home and Cooperation Minister Shri Amit Shah has laid the foundation stone of the Central Detective Training Institute (CDTI) at Devanahalli in Karnataka.
- About Karnataka State



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- Formation 1 November 1956
- Capital-Bengaluru
- > Chief minister : Siddaramaiah
- Governor- Thawar Chand Gehlot
- Legislative Assembly seats- 224
- Lok Sabha seats- 28
- Jog Falls (Garsoppa) located in Karnataka is the highest waterfall in India which is on Sharavathi River.
- > Yakshagana is the main folk dance of Karnataka.

Q. Which state became the first state in India to declare man-animal conflict a state-specific disaster?

A) Gujarat	B) Kerala
C) Madhya Pradesh	D) Tamil Nadu

Answer: B

- ✓ Kerala has declared the man-animal conflict a state-specific disaster, the first in India to do so.
- ✓ This decision follows a series of fatal encounters, particularly involving elephants.
- ✓ The conflict arises when wildlife poses a direct threat to human interests, causing disputes and negative impacts.
- ✓ The Forest Department manages such conflicts unless declared a state-specific disaster. The chief wildlife warden holds authority in addressing animal threats.
- ✓ The State Government, through the State Disaster Response Fund, allocates funds with the State Disaster Management Authority overseeing relief efforts.

INDIA'S FIRST IN NEWS 2023-24

- ➢ Kerala has declared the man-animal conflict a state-specific disaster, the first in India to do so.
- 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.



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- > 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. With reference to United Nations Children's Fund (UNICEF), consider the following statements:

1. It supports immunization programs for childhood diseases and programs to prevent the spread of HIV/AIDS.

2. It has been awarded the Nobel Prize for Peace.

3. It is financed entirely by the government contributions of United Nations member countries.

How many of the statements given above are correct?



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A) Only one

C) All three

B) Only twoD) None

Answer: B

- Over 230 million girls and women alive today have undergone female genital mutilation (FGM), according to a newly released UNICEF report.
- ✓ About UNICEF:
- ✓ The United Nations Children's Fund (UNICEF), originally known as the United Nations International Children's Emergency Fund, was created by the United Nations General Assembly on December 11, 1946, to provide emergency food and healthcare to children and mothers in countries that had been devastated by World War II.
- ✓ In 1950, UNICEF's mandate was extended to address the long-term needs of children and women in developing countries everywhere.
- ✓ In 1953, it became a permanent part of the UN System, and the words "international" and "emergency" were dropped from the organization's name, though it retained the original acronym, "UNICEF".
- ✓ UNICEF works in over 190 countries and territories and in the world's toughest places to reach the children and young people in greatest need.
- ✓ UNICEF works with partners around the world to promote policies and expand access to services that protect all children.
- ✓ UNICEF supports immunization programs for childhood diseases and programs to prevent the spread of HIV/AIDS; it also provides funding for health services, educational facilities, and other welfare services.
- ✓ Since 1996, UNICEF programs have been guided by the Convention on the Rights of the Child (1989), which affirms the right of all children to "the enjoyment of the highest attainable standard of health and to facilities for the treatment of illness and rehabilitation of health.
- ✓ Funding: UNICEF's activities are financed by both government and private contributions.
- ✓ Headquarters: New York, United States.
- ✓ It was awarded the Nobel Prize for Peace in 1965.
- Q. Consider the following statements with reference to the Blue Leaders:
 - 1. It is a group of countries working to save the global ocean.
 - 2. India is not a member of this group.



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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 Blue Leaders High-Level Event on Biodiversity Beyond National Jurisdiction was held in Belgium.
- ✓ The Blue Leaders are an ambitious group of countries calling for urgent action to save the global ocean in the face of the climate crisis, overfishing, pollution, and other threats.
- ✓ The Blue Leaders are committed to two major goals:
- ✓ Securing a new international target to protect at least 30% of the global ocean through a network of highly and fully protected marine areas by 2030.
- ✓ The rapid and successful conclusion of a new High Seas Treaty that provides for the establishment of fully and highly protected marine areas in the high seas and strengthens management of human activities outside protected areas.
- ✓ The first Blue Leaders event took place in New York on the margins of the 2019 United Nations General Assembly and the second in Madrid, Spain during the 2019 UN Climate Change Conference, 'The Blue COP.'
- ✓ At each of these events, the Blue Leaders have championed the call to realize the protection of 30% of the ocean by 2030 (30x30) in that they are focused on calling for 30% to be fully and highly protected.
- ✓ Member countries: The group of Blue Leaders has 24 countries as its members.
- ✓ India is not a member of this group.

Q. Which company has acquired edtech platform Udacity?

A) Accenture

C) Apple

B) Infosys

D) Microsoft

Answer : A

- ✓ Accenture has launched Accenture LearnVantage, a technology learning and training services for its clients.
- ✓ The company will invest \$1 billion in Accenture LearnVantage over three years and has agreed to acquire educational platform Udacity.



✓ Accenture LearnVantage will help client's re-skill and upskill in the areas of technology, data and AI to fill gaps created by advances in technologies.

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Q. The Union Cabinet has decided to extend the subsidy of ____ per LPG cylinder for up to 12 refills per year till the end of next financial year.

A) ₹250	B) ₹280
C) ₹300	D) ₹350

Answer : C

- ✓ Govt extends subsidy for Ujjwala beneficiaries by another one year
- ✓ The Union Cabinet has decided to extend the subsidy of ₹300 per LPG cylinder for up to 12 refills per year till the end of next financial year.
- ✓ About 10.27 crore beneficiaries under the Pradhan Mantri Ujjwala Yojana (PMUY) will get the benefit of the scheme with its continuation set to incur ₹12,000 crore.
- ✓ The Centre had started a targeted subsidy of ₹200 per cylinder for up to 12 refills per annum to the PMUY consumers in May 2022. In October 2023, the Centre increased the subsidy to ₹300 per cylinder for up to 12 refills per year.
- ✓ As on February 1, 2024, the effective price of domestic LPG for PMUY consumers is ₹603 per LPG cylinder of 14.2 kg.
- ✓ Average LPG consumption of PMUY consumers has increased by 29% from 3.01 refills in 2019-20 to 3.87 refills (till January 2024) pro-rated for 2023-24. All PMUY beneficiaries are eligible for this targeted subsidy.
- World's largest literary festival 'Sahityotsav' will be held from the 11th to 16th of March. It will Q. organize by which of the following?
 - **A) Infosys Foundation**

- **B)** Reliance Foundation
- C) KK Birla Foundation
- D) Sahitya Akademi

Answer : D

- ✓ World's largest literary festival-'Sahityotsay' by Sahitya Akademi will be held from the 11th to 16th of March.
- ✓ The festival commemorating 70 years of Sahitya Akademi will witness the participation of more than a hundred renowned writers and scholars.
- ✓ Over 190 sessions and more than 175 languages of the country will also be represented during the festival.
- ✓ The Chief Guest of the Awards Presentation Ceremony will be Pratibha Rai, the distinguished Odia writer.



The Samvatsar lecture will be delivered by renowned Urdu writer and lyricist Gulzar on the 13th of March at the Meghdoot open theatre.

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Who has been appointed as the President and MD for SAP Indian Subcontinent? Q.

- A) Vivek Srivastava **B)** Abhishek Sharma
- C) Manish Prasad **D)** Arvind Kumar

Answer : C

- ✓ German technology major SAP has appointed Manish Prasad as president and managing director for SAP Indian Subcontinent.
- ✓ He succeeds Kulmeet Bawa, who takes on a global role to drive the growth and adoption of the SAP Business Technology Platform (SAP BTP) for global customers.
- ✓ Prasad will help advance SAP's move to the cloud, enabling customers across all industries to digitally transform with SAP
- Which insurance company has launched a non-linked participating product "G.A.I.N" that offers Q. long-term saving or income?

A) Universal Sompo General Insurance B) Kotak Life Insurance

C) Bharti AXA General Insurance D) Bajaj Allianz General Insurance

Answer : B

- ✓ Private sector life insurer Kotak Life Insurance has launched a non-linked participating product Kotak G.A.I.N which offers long-term saving or income.
- \checkmark The minimum annual premium payable to avail the product is Rs 50,000.
- ✓ While taking the policy, the minimum age of the policyholder should be 90 days while the policy maturing age should be minimum 40 years and maximum 85 years.
- ✓ The product provides three options to the policyholder to choose from.
- ✓ Under the first option, policyholders can receive regular income from the 1st month of policy issuance for monthly payout mode and 1st year onwards for annual payout mode.
- ✓ Under the second option, income benefits will be used to purchase additional sum assured throughout the policy term and receive it as lump sum or withdraw as per convenience.



- The third option is where the policyholder receives cash bonus from the end of the premium payment term, and there is also guaranteed loyalty additions (GLASs) payable in the policy that can also be used to pay the last 2 years premiums.
- Which insurance company has launched a new women's health insurance plan "HEALTH Q. **POWHER**"?
 - A) Future Generali India Insurance **B)** Life Insurance Corporation of India

C) Kotak Mahindra Life Insurance

D) Bajaj Allianz General Insurance

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Answer : A

- ✓ Future Generali India Insurance Company (FGII), a private general insurer, has launched the most comprehensive women's health insurance plan.
- \checkmark The plan is designed to meet women's unique needs.
- ✓ FGII "HEALTH POWHER" aims to address the various needs of women across the different stages of their lives.
- ✓ For a country like India, where women comprise roughly half of the nation's population, at around 49 per cent, less than one-third or only about 30 per cent of them aged 15-49, were covered under health insurance between 2019-2021, as per data fetched from the National Family Health Survey India report.
- Which bank has launched a new loan scheme called 'Vikas Spoorty' to strengthen the rural credit Q. delivery system?
 - A) Karur Vyasya Bank
 - **B) Karnataka Bank**
 - C) Karnataka Vikas Grameena Bank
- D) Dhanalakshmi Bank

Answer : C

- ✓ Karnataka Vikas Grameena Bank (KVGB) has launched a new loan scheme called 'Vikas Spoorty' to strengthen the rural credit delivery system and also to motivate the common man to take up incomegenerating activities on a smaller scale.
- ✓ Under this scheme, people may avail a minimum loan of ₹50,000 and a maximum of ₹2,00,000.
- \checkmark But the customer shall open a 'Daily Deposit' (pigmy) account and contribute regularly to it to service the repayment of instalment and interest for the loan.



Q. The Union Cabinet has approved hike in dearness allowance (DA) for central government employees and dearness relief (DR) for pensioners by how much percent with effect from January 1?

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A) 7%	B) 4%
		-,-,-

C) 5% D) 3%

Answer : B

- ✓ The Union Cabinet has approved hike in dearness allowance (DA) for central government employees and dearness relief (DR) for pensioners by 4 per cent with effect from January 1.
- ✓ With this revision, the DA will reach 50 per cent. This means various other allowances such as Housing Rent Allowances (HRA), Children's Education and Transport Allowances, and gratuities, will also go up based on the formula suggested by the 7th Pay Commission.
- ✓ All of them will get arrears for January and February and the revised rate for the current month, along with salary and pension for March.
- The combined impact on the exchequer, on account of both DA and DR and increase in other allowances, would be around ₹15,000 crore for January and February of FY24.
- ✓ This will benefit about 49.18 lakh central government employees and 67.95 lakh pensioners. Similar hikes are now expected for state government employees too.

Who is the author of the book titled "The Conspiracy to oust me from the Presidency"? Q.

- A) Giorgia Meloni B) Gotabaya Rajapaksa **D) Vladimir Putin**
- C) Emmanuel Macron

Answer : B

- ✓ "The Conspiracy" authored by Gotabaya Rajapaksa
- Two years after his dramatic ouster from office by a popular people's movement, Sri Lanka's former \checkmark President Gotabaya Rajapaksa has sought to defend his tainted regime, by launching a book that attributes his political downfall to a "conspiracy" involving foreign and local parties.
- Announcing his book 'The Conspiracy to oust me from the Presidency' on March 6, Mr. Gotabaya said in \checkmark a statement: "From the time I was elected President in November 2019, certain foreign and local parties were intent on removing me from power."



✓ During Mr. Gotabaya's Presidency from November 2019 to July 2022, Sri Lanka experienced its worst economic crisis since Independence in 1948, as the country ran out of dollars for essential imports, following a host of fiscal decisions taken by his government.

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Gevra mine, recently seen in the news, is located in which state? Q.

- A) Chhattisgarh
- C) Odisha

- **B)** Jharkhand
- **D)** Karnataka

Answer : A

- ✓ Gevra mine in Chhattisgarh, India, is set to become the largest coal mine in Asia.
- ✓ The mine is a subsidiary of Coal India, which is part of the South Eastern Coalfield Limited (SECL).
- ✓ In March 2024, the mine received environmental clearance to increase its production capacity from 52.5 million tons per year to 70 million tons per year.
- \checkmark The mine also has first-mile connectivity, including a conveyer belt, silos, and a rapid loading system for eco-friendly coal evacuation.
- Q. Which institute hosted the webinar on 'Viksit Bharat: Corporate governance for 2047'?
 - A) Indian Agricultural Research Institute (IARI)
 - B) Indian Institute of Corporate Affairs (IICA)
 - C) Indian Institute of Science (IISc)
 - D) Indian Institutes of Science Education and Research (IISERs)

Answer : B

- ✓ The Indian Institute of Corporate Affairs (IICA) hosted a webinar on "Viksit Bharat: Corporate Governance for 2047" on March 7, 2024.
- ✓ Viksit Bharat is the Government of India's vision to make India a developed nation by 2047.
- ✓ The vision includes many aspects of development, such as economic growth, social progress, environmental sustainability, and good governance.
- Q. Neengalum Nalama Scheme, recently seen in the news, is launched by which state?
 - A) Karnataka

B) Tamil Nadu

D) Andhra Pradesh

C) Kerala



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Answer : B

- ✓ Tamil Nadu's leader announced the launch of "Neengal Nalama" (Are you doing well) on March 6, 2024, as part of the government's ongoing efforts to support families.
- Also referred to as the 'Are you alright plan' Neengal Nalama Scheme 2024, it signifies a significant initiative by the Tamil Nadu government to aid all families in the state, reflecting their commitment to comprehensive welfare measures.

Q. Krystyna Pyszkova, who won the 71st Miss World title, belongs to which country?

A) SwitzerlandB) PanamaC) FinlandD) Czech Republic

Answer : D

- ✓ Krystyna Pyszkova of the Czech Republic was crowned Miss World 2024 on March 9, 2024 at the Jio World Convention Centre in Mumbai, India.
- ✓ The 23-year-old model and law student is the second Miss World from the Czech Republic, following Tatana Kucharova in 2006.
- The top four contestants before the winner were Yasmin Azaytoun of Lebanon, Aché Abrahams of Trinidad & Tobago, and Lesego Chombo of Botswana.
- ✓ Participants from 120 countries took part in this pageant.
- ✓ In this, Femina Miss India-2022 winner Sini Shetty represented India.
- ✓ It was organized at Jio World Convention Center in Mumbai.
- ✓ India last hosted the international pageant in 1996.

MISS WORLD / UNIVERSE IN NEWS 2023 -24

- ▹ Krystyna Pyszkova of the Czech Republic was crowned Miss World 2024.
- > Rijul Maini won the title of Miss India USA 2023 in the annual competition held in New Jersey.
- Sheynnis Palacios from Nicaragua crowned Miss Universe 2023 during the 72nd Miss Universe pageant in San Salvador.
- Praveena Aanjna crowned as Miss International India 2023.
- Priyan Sen, who hails from Rajasthan, won the Miss Earth India 2023 title during the Miss Divine Beauty 2023 National Finals held in New Delhi.



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- > Rikkie Kollé is the first transgender woman to win Miss Universe Netherlands.
- > Rajasthan's Nandini Gupta crowned 2023 Femina Miss India.
- America's R'Bonnie Gabriel won the Miss Universe 2022 title at the 71st Miss Universe pageant.
- > South Korea's Mina Sue Choi Crowned Miss Earth 2022.
- > Divita Rai from Karnataka won the prestigious title of Miss Diva Universe 2022.
- > Indian-American Aarya Walvekar crowned Miss India USA 2022.
- > Pallavi Singh wins the Mrs Universe Divine Crown in South Korea.
- > Khushi Patel from UK is crowned Miss India Worldwide 2022.
- Karolina Bielawska from Poland has won the title of Miss World 2021.
- List of Miss World winners from India
 - 1. Reita Faria : 1966
 - 2. Aishwarya Rai : 1994
 - 3. Diana Hayden : 1997
 - 4. Yukta Mookhey : 1999
 - 5. Priyanka Chopra : 2000
 - 6. Manushi Chhillar : 2017.
- List of Miss Universe winners from India
 - 1. Sushmita Sen : 1994
 - 2. Lara Dutta : 2000
 - 3. Harnaaz Sandhu : 2021.
- Reita Faria is the first Indian to win the Miss World in 1966.
- Sushmita Sen first Indian to win the Miss Universe title in 1994.
- > Nicole Faria became the first Indian to win the 'Miss Earth' in 2010
- Q. Consider the following statements with reference to the Academy Awards:
 - 1. These are given annually by the Academy of Motion Picture Arts and Sciences.
 - 2. They were first presented in the year 1929.

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 highly anticipated 96th Academy Awards ceremony concluded with flair at the Ovation Hollywood in Los Angeles.

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- ✓ These awards are popularly known as the Oscars given for artistic and technical merit in the film industry.
- ✓ These are given annually by the Academy of Motion Picture Arts and Sciences (AMPAS).
- ✓ The awards are an international recognition of excellence in cinematic achievements.
- ✓ The awards were first presented in 1929, and winners receive a gold-plated statuette commonly called Oscar.
- ✓ The various category winners are awarded a copy of a golden statuette, officially called the "Academy Award of Merit".
- ✓ Winners are chosen from the 24 categories: best picture, actor, actress, supporting actor, supporting actress, directing, original screenplay and adapted screenplay etc.
- Nomination: Only members of the Academy of Motion Picture Arts and Sciences may nominate and vote for candidates for the Oscars.
- Q. Exercise Cutlass Express, recently in news, is a:
 - A) rescue operation conducted by India to bring back all the Indian nationals who were stranded in Ukraine
 - B) joint military exercise of India, France and United Arab Emirates (UAE)
 - C) bilateral military exercise of India and Australia
 - D) multinational maritime exercise sponsored by U.S. Africa Command (AFRICOM)

Answer : D

- ✓ INS Tir, the lead ship of First Training Squadron (1TS) participated in Exercise Cutlass Express 24 (CE 24) held at Port Victoria, Seychelles from 26 Feb 08 Mar 24.
- ✓ It is an exercise conducted in East African coastal regions and the West Indian Ocean to counter malign influence, aggression and activity along overlapping command seams and maritime regions.
- ✓ It is a premier multinational maritime exercise sponsored by U.S. Africa Command (AFRICOM) and led by U.S. Naval Forces Europe-Africa/U.S. Sixth Fleet.
- This exercise is a cornerstone of maritime security and cooperation in the strategic waters of the East African coast and the Western Indian Ocean.



✓ It brings together maritime forces from East Africa, West Indian Ocean nations, Europe, North America, and several international organizations to enhance maritime law enforcement capacity, promote national and regional security, and increase interoperability among participating nations.

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- ✓ As part of Cutlass Express 2024, the Indian Navy actively engaged with participants from 16 friendly foreign countries.
- ✓ Training was conducted on theoretical and practical aspects of Maritime Interdiction Operations, Visit Board Search and Seizure procedures and Diving operations. During the sea phase, the ship's VBSS team boarded Seychelles Coast Guard (SCG) ship LE Vigilant and demonstrated procedures of boarding operations.
- The Indian Navy has been participating in the exercise since 2019.

EXERCISE IN NEWS 2023-24

- > The joint exercise 'Bharat-Shakti' of the three armies of India (Army, Navy and Air Force) will be organized in Asia's largest field firing range located in Jaisalmer, Rajasthan.
- > The United States Coast Guard's (USCG) Bertholf ship reached Port Blair ahead of the 'Sea Defenders-2024' joint exercise.
- > Exercise Samudra Laksamana kicked off on February 28 and will continue until March 2, taking place at or off the coast of Visakhapatnam
- > 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.

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- 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.



Which one of the following is the primary reason for excluding food and energy prices from core Q. inflation calculation?

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- A) They are too stable to be considered.
- B) They represent the long-term trend in the price level.
- C) Their prices can be too volatile or fluctuate wildly.
- D) They have no impact on the inflation level in the economy.

Answer : C

- ✓ Core inflation is likely to remain low, around 3% in the near term, owing to weak rural demand, softness in housing inflation, and lower input cost pressures, according to economists.
- ✓ About Core Inflation:
- ✓ It is the change in the costs of goods and services excluding the price variations in seasonal elements, such as those related to food and energy.
- ✓ Food and energy prices are exempt from this calculation because their prices can be too volatile or fluctuate wildly.
- ✓ Core inflation represents the long-term trend in the price level.
- Q. Yaounde Declaration, recently seen in the news, is related to which one of the following issues?
 - A) Climate change mitigation
- **B)** Gender equality
- C) Nuclear disarmament D) Malaria eradication

Answer : D

- ✓ Ministers of Health from African countries with the highest burden of malaria recently signed the Yaounde Declaration with the objective of ending malaria deaths.
- ✓ About Yaounde Declaration:
- ✓ It was signed by the health ministers of 11 African countries with the highest burden of malaria, committing to accelerated action to end deaths from the malaria disease.
- ✓ It was signed at the Yaoundé conference, co-hosted by the World Health Organization (WHO) and the Government of Cameroon.
- ✓ The conference gathered Ministers of Health, global malaria partners, funding agencies, scientists, civil society organizations, and other principal malaria stakeholders.



The 11 countries that signed the declaration are: Burkina Faso, Cameroon, the Democratic Republic of the Congo, Ghana, Mali, Mozambique, Niger, Nigeria, Sudan, Uganda and Tanzania. These countries carry roughly 70% of the global malaria burden.

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- They pledged to sustainably and equitably address the threat of malaria in the African region, which \checkmark accounts for 95% of malaria deaths globally.
- With reference to Regional Rural Banks (RRBs), consider the following statements: 0.
 - 1. They were established on the recommendations of the Narasimham Committee.
 - 2. RBI has set a Priority Sector Lending (PSL) target of 40% of total outstanding advances for RRBs.
 - 3. The Chairman of these banks are nominated by the Central Government.

How many of the statements given above are correct?

A) Only one B) Only two C) All three **D)** None

Answer : B

- ✓ The most critical issue of the 2019 amalgamation of Regional Rural Banks (RRBs) was that of technology, systems and procedures, as different banks followed different systems and procedures despite the same core banking platform, says a new book.
- ✓ About Regional Rural Banks (RRBs):
- ✓ RRBs are banks formed in collaboration by the Central Government, State Governments, and Sponsoring Commercial Banks to give loans to rural areas.
- ✓ Their mission is to fulfill the credit needs of the relatively unserved sections in rural areas: small and marginal farmers, agricultural labourers, and socio-economically weaker sections.
- ✓ The RRBs mobilize financial resources from rural / semi-urban areas and grant loans and advances mostly to small and marginal farmers, agricultural labourers, and rural artisans.
- \checkmark Origin:
- ✓ The Narasimham Committee on Rural Credit (1975) recommended the establishment of RRBs.
- ✓ The establishment of RRBs finds its route in the ordinance passed on 26th September 1975, and the RRB Act of 1976.
- ✓ Prathama Grameen Bank was the first RRB bank and was established on 2nd October 1975.



✓ RRBs were configured as hybrid micro banking institutions, combining the local orientation and small-scale lending culture of the cooperatives with the business culture of commercial banks.

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- ✓ RRBs perform various functions in the following heads:
- ✓ Providing banking facilities to rural and semi-urban areas.
- ✓ Carrying out government operations like the disbursement of wages of MGNREGA workers, distribution of pension, etc.
- ✓ Providing Para-Banking facilities like locker facilities, debit and credit cards, mobile banking, internet banking, UPI etc.
- ✓ The RBI has set a Priority Sector Lending (PSL) target of 75% of total outstanding advances for RRBs as against 40% for Scheduled Commercial Banks.
- \checkmark Ownership: The shareholding pattern of RRBs among the three sponsoring entities is 50:35:15 among the central government, sponsoring bank, and state government, respectively.
- ✓ The area of operation of RRBs is limited to the area as notified by the Government of India, covering one or more districts in the State.
- ✓ Regulation: Regional Rural Banks are regulated by the RBI and supervised by the National Bank for Agriculture and Rural Development (NABARD).
- ✓ Sources of Funds: It comprise of owned funds, deposits, borrowings from NABARD, Sponsor Banks and other sources, including SIDBI and the National Housing Bank.
- ✓ Management: The Board of Directors manages these banks, overall affairs, which consists of one Chairman, three Directors as nominated by the Central Government, a maximum of two Directors as nominated by the concerned State Government, and a maximum of three Directors as nominated by the sponsor bank.
- ✓ At present, there are 43 Regional Rural Banks (RRBs) in India with 21,856 branches across 26 States and 3 UTs. They are sponsored by 12 Scheduled Commercial Banks (SCBs)
- Consider the following statements regarding Samudrayaan Mission: Q.
 - 1. It is India's first manned mission to explore the deep ocean.
 - 2. The Ministry of Science and Technology is the nodal ministry to implement this mission.

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



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Answer : A

- ✓ The National Institute of Ocean Technology (NIOT) has completed a key test for India's first manned submersible mission called Samudrayaan, the earth sciences ministry said recently.
- ✓ About Samudrayaan Mission:
- \checkmark It is India's first manned mission to explore the deep ocean.
- ✓ It is aimed to develop a self-propelled manned submersible to carry three human beings to a water depth of 6,000 meters in the ocean with a suite of scientific sensors and tools for deep ocean exploration.
- ✓ It is designed to study the deep ocean resources and conduct biodiversity assessments as well.
- ✓ The mission will not disturb the ecosystem as the submersible is used solely for exploration purposes.
- ✓ The project is part of the larger Deep Ocean Mission, which supports the Central Government's Blue Economy policy.
- ✓ Nodal Ministry: Ministry of Earth Sciences (MoES)
- ✓ What is MATSYA 6000?
- ✓ It is a manned submersible vehicle developed by the National Institute of Ocean Technology (NIOT), Chennai.
- ✓ It was developed under the Samudrayaan mission to facilitate humans in the deep ocean in exploring mineral resources.
- ✓ It has an endurance of 12 hours of operational period and 96 hours in case of emergency.
- ✓ It will allow scientific personnel to observe and understand unexplored deep-sea areas by direct interventions. Further, it will enhance the capability for deep-sea man-rated vehicle development.
- Expected to be launched in 2024-25, it would make India only one among six countries (US, Russia, Japan, France, and China) to have piloted a crewed under-sea expedition beyond 5,000 metres.
- Q. Consider the following statements regarding the Self Help Group Bank Linkage Programme:
 - 1. It was launched by the National Bank for Agriculture and Rural Development (NABARD).
 - 2. It aims to provide financial services to unreached and underserved poor households.

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 Prime Minister of India on 11th March will disburse around Rs 8,000 crore Bank loans to Self Help

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- Groups (SHGs) at subsidised interest rate through Bank Linkage Camps set up by Banks in each district.
- ✓ It was launched by NABARD in 1992 which has blossomed into the world's largest microfinance project.
- ✓ It has evolved as a cost-effective mechanism for providing financial services to unreached and underserved poor households.
- ✓ The components of Self Help Group (SHG) Bank linkage (BL) are as follows:
- ✓ Training and sensitization of Bank Branch Managers
- Training and positioning of Bank Sakhis at Rural Bank Branches
- ✓ Initiate Community Based Repayment Mechanism (CBRM) at Rural Bank Branches
- ✓ Credit Linkage of SHGs.
- ✓ What are Self-Help Groups?
- ✓ These are small, informal, and voluntary associations of individuals, usually from similar socio-economic backgrounds, who come together to address common social and economic needs.
- ✓ SHGs are primarily focused on empowering their members, particularly women, through mutual support, collective decision-making, and skill development.
- ✓ The SHGs which follow 'Panchsutras' viz. conduct of regular group meetings, regular savings within the group, internal lending based on the demand of members, timely repayment of loan and maintenance of proper books of accounts are considered to be of good quality and over years have proved themselves to be good customers of Banks.
- Q. Consider the following statements with reference to Green Hydrogen:
 - 1. It is produced using electrolysis of water.
 - 2. It is stored in cylinders at a much lower pressure.
 - Which of the statements given above is/are correct?
 - A) 1 only
 - C) Both 1 and 2

- B) 2 only
- D) Neither 1 nor 2

Answer : A

- ✓ The Ministry of New and Renewable Energy (MNRE) plans to convene a meeting with relevant stakeholders to discuss the development of specialised cylinders for green hydrogen storage.
- \checkmark It is produced using electrolysis of water with electricity generated by renewable energy.



 \checkmark The carbon intensity ultimately depends on the carbon neutrality of the source of electricity (i.e., the more renewable energy there is in the electricity fuel mix, the "greener" the hydrogen produced).

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- \checkmark Green Hydrogen has enormous potential to decarbonize several sectors, reduce carbon emissions and achieve energy independence.
- ✓ Green hydrogen can replace traditional fossil fuels in transportation and industry, providing a constant and reliable source of energy.
- ✓ The government launched the National Green Hydrogen Mission (Jan, 2023) with an aim to produce 5 million metric tonne (MMT) green hydrogen per annum with an associated renewable energy capacity of about 125 giga watt (GW) by 2030.
- \checkmark The mission has an outlay of Rs 19,744 crore up to 2029-30.
- The Strategic Interventions for Green Hydrogen Transition (SIGHT) programme is a major financial \checkmark measure under the mission with an outlay of Rs 17,490 crore
- Right to Repair Portal, recently seen in the news, is an initiative of which one of the following Q. ministries?
 - A) Ministry of Electronics and Information Technology
 - **B)** Ministry of Commerce and Industry
 - **C)** Ministry of Consumer Affairs
 - D) Ministry of Environment, Forest and Climate Change

Answer : C

- The stakeholders meeting on Right to Repair Portal India was held recently. \checkmark
- ✓ About Right to Repair Portal:
- ✓ The Ministry of Consumer Affairs (MCA) has launched the Right to Repair Portal India (https://righttorepairindia.gov.in/) to provide consumers with access to repair information for their products and reduce e-waste.
- ✓ The launch was made on the occasion of National Consumer Rights Day 2022.
- ✓ Features:
- It provides information about the circular economy, which is the new economic model that focuses on \checkmark repairing and reusing products, as opposed to throwing them away.



The portal brings together information from different sectors, including automobiles, consumer durables, \checkmark mobile and electronics, and farming equipment.

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- ✓ All public information related to products, services, warranties, terms, and conditions, etc. will also be easily accessible through this portal.
- Consider the following statements regarding the Advanced Medium Combat Aircraft: Q.
 - 1. It is India's fifth-generation fighter multirole fighter jet.
 - 2. It will have low electro-magnetic signature, which make it difficult for enemy radar to detect it.

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 Cabinet Committee on Security (CCS) cleared a Rs 15,000 crore project to design and develop the Advanced Medium Combat Aircraft (AMCA).
- It is India's fifth-generation fighter multirole fighter jet. \checkmark
- Features
- ✓ It will have advanced stealth features to avoid detection by enemy radar.
- ✓ Fuel and Weapon: The aircraft will have a large, concealed internal fuel tank of 6.5-tonne capacity, and an internal weapons bay for a range of weapons, including indigenous weapons.
- ✓ Engine: The AMCA Mk1 variant will have the US-built GE414 engine of the 90 kilonewton (kN) class, while the more advanced AMCA Mk2 will fly on the more powerful 110kN engine, which will be developed indigenously by DRDO's Gas Turbine Research Establishment (GTRE) in collaboration with a foreign defence major.
- ✓ The aircraft will have a low electro-magnetic signature, which will make it difficult for enemy radar to detected it.
- ✓ At the same time, it will have powerful sensors and new weapons, so it is able to register the signature of enemy aircraft and take them out.
- ✓ The Aeronautical Development Agency (ADA) under the Defence Research and Development Organisation (DRDO) will be the nodal agency for executing the programme and designing the aircraft.
- ✓ It will be manufactured by state-owned Hindustan Aeronautics Limited (HAL).

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DRDO IN NEWS 2023-24

- DRDO successfully conducted two flight tests of the Very Short-Range Air Defence System (VSHORADS) missile.
- 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. Consider the following statements regarding the District Institutes of Education and Training:
 - 1. These are designed to provide quality training and support to teachers and teacher educators.
 - 2. These are established as a result of the National Policy on Education 2020.

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

✓ Union Minister of Education and Skill Development & Entrepreneurship launched various initiatives namely, DIETS of Excellence and National Mission for Mentoring (NMM) in School and Teacher Education, developed by the Department of School Education & Literacy (DoSEL).

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- ✓ To strengthen teacher training, the District Institutes of Education and Training (DIET) will be developed into centres of excellence.
- ✓ Funding: Financial assistance, totalling to Rs 9000 crores, will be provided to States/UTs for the physical upgradation of all 613 District Institutes of Education and Training (DIETs) to develop them as DIET of Excellence in the country in a phased manner in the next five years.
- ✓ Upto Rs. 15 Crore per DIET will be provided under the Centrally Sponsored Scheme of Samagra Shiksha for improving various infrastructural facilities
- ✓ What are DIETS?
- ✓ It is an integral part of India's education system.
- ✓ It was established in every district of India as a result of the National Policy on Education 1986.
- ✓ DIETs were designed to provide quality training and support to teachers, teacher educators, and other educational personnel.
- ✓ The National Policy on Education 1986 was the first step towards achieving this goal.
- ✓ They were intended to serve as a hub of academic excellence and professional development.
- ✓ The initial focus of DIETs was on providing pre-service and in-service training to teachers and teacher educators.
- Q. Inflection 2.5, recently in news, is a:
 - A) Large Language Model

B) Newly discovered Galaxy

C) Submarine

D) Viral disease

Answer : A

- Recently, Inflection AI company launched its latest LLM, Inflection 2.5, an upgrade to its model that powers its friendly chatbot Pi personal assistant.
- \checkmark It is an "upgraded in-house model that is competitive with all the world's leading LLMs.
- The newly upgraded Large Language Model comes with its signature personality and uniquely empathetic fine-tuning.



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- \checkmark It has made some stellar strides in areas of IQ such as coding and mathematics.
- ✓ With the new upgrade, Pi has now been endowed with world-class real-time web search capabilities to ensure that users get access to high-quality and up-to-date information in real time.
- The new LLM, users are talking to the Pi chatbot about a wider range of topics including discussing current events, getting local restaurant recommendations, studying for a biology exam, drafting business plans, coding, and even fun discussions on hobbies.
- ✓ What is PI chatbot?
- \checkmark Pi is an AI chatbot with which one can have deep and meaningful conversations.

Q. Who inaugurated India's first elevated 8-lane expressway?

A) Draupadi MurmuB) Narendra ModiC) Amit ShahD) Rajnath Singh

Answer: B

- ✓ Prime Minister Narendra Modi inaugurated the Haryana section of Dwarka Expressway.
- ✓ The total length of Dwarka Expressway is 29 km, of which 18.9 km falls in Haryana, while the remaining 10.1 km is in Delhi.
- ✓ Its construction will provide relief from traffic on National Highway-48 between Delhi and Gurugram.
- ✓ Dwarka Expressway is India's first elevated 8-lane access control urban expressway.

Q. Who took oath as the 14th President of Pakistan?

- A) Faiz Isa B) Asif Ali Zardari
- C) Nawaz Sharif I

D) Imran Khan

Answer : B

- ✓ Asif Ali Zardari has been sworn in as the 14th President of Pakistan, this is his second term.
- ✓ Chief Justice of Pakistan Justice Qazi Faiz Isa administered him the oath at Rashtrapati Bhavan.
- ✓ Asif Ali is the husband of Pakistan's former and first woman Prime Minister Benazir Bhutto.
- ✓ 68-year-old Zardari got 255 votes in the National Assembly and Senate.
- ✓ Shahbaz Sharif recently became the Prime Minister of Pakistan.



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- Q. Union Minister Narayan Rane recently laid the foundation stone of MSME-Technology Center in which state?
 - A) BiharB) Uttar Pradesh
 - C) Madhya Pradesh D) Maharashtra

Answer : D

- Union Minister for Micro, Small and Medium Enterprises, Narayan Rane laid the foundation stone of MSME-Technology Center in Sindhudurg, Maharashtra.
- ✓ On this occasion, he also inaugurated Sindhudurg Industrial Festival and Self-Employment Conclave.
- ✓ The estimated project cost of MSME-Technology Centre, Sindhudurg is Rs 182 crore.
- Q. In which state of India was the world's longest twin-lane tunnel inaugurated?
 - A) AssamB) Himachal PradeshC) TripuraD) Arunachal Pradesh

Answer : D

- ✓ Prime Minister Narendra Modi recently inaugurated the Sela Tunnel as part of his one-day visit to Arunachal Pradesh.
- ✓ Which is the world's longest twin-lane tunnel.
- ✓ This tunnel connects Tezpur to Tawang near the Line of Actual Control (LAC) with China.
- ✓ Sela Tunnel has been constructed at an altitude of 13,000 feet.
- ✓ It has been constructed by the Border Roads Organization (BRO).

ARUNACHAL PRADESH IN NEWS 2023-24

- Prime Minister Narendra Modi recently inaugurated the Sela Tunnel as part of his one-day visit to Arunachal Pradesh.
- > Which is the world's longest twin-lane tunnel.
- Arunachal Pradesh presented its Singchung Bugun Village Community Reserve during the Republic Day parade.
- 9th edition of the Pakke Paga Hornbill Festival (PPHF), a state festival of Arunachal Pradesh, will take place at Seijosa in the Pakke Kessang district from January 18-20, 2024.
- > 'Shar Amartala Torgya' Festival is an annual festival celebrated in the state of Arunachal Pradesh.



Union Minister for Road Transport and Highways Shri Nitin Gadkari in a post said in Arunachal Pradesh under the Setu Bandhan Scheme approval has been granted for 7 bridge projects with a cumulative cost of ₹118.50 Crores, in the fiscal year 2023-24.

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- > Yak Churpi' of Arunachal Pradesh, a naturally fermented dairy product crafted from the milk of yaks, has earned the prestigious Geographical Indication (GI) status.
- > FSSAI has recently recognized the Mithun as a 'food animal,' opening doors for its commercial use found in Arunachal Pradesh.
- Tenzing Yangki has become the first female IPS officer of Arunachal Pradesh.
- Chachin Grazing Festival celebrated in Arunachal Pradesh.
- > The Chief Minister of Arunachal Pradesh launched an app named 'Arunpol App' of Arunachal Pradesh Police.

Who was recently honored with the 'Miss World Humanitarian Award'? Q.

A) Nita Ambani	B) Jaya Bachchan
C) Madhuri Dixit Nene	D) Smriti Irani

Answer : A

- ✓ Reliance Foundation Chairperson Nita Ambani was honored with the Humanitarian Award at the 71st Miss World Finale.
- ✓ Neeta was given 'Beauty with Purpose Humanitarian Award'.
- ✓ This time the Miss World Finale was organized in India
- Who has launched 52 tourism sector projects worth over Rs 1400 crore under the Swadesh Darshan Q. and Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD) schemes?
 - A) Draupadi Murmu

- **B)** Narendra Modi
- **C)** Nirmala Sitharaman
- **D)** Amit Shah

Answer : B

✓ Prime Minister Narendra Modi has launched 52 tourism sector projects worth over Rs 1400 crore under the Swadesh Darshan and Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive (PRASHAD) schemes.



✓ Nine tourism infrastructure projects, spread across the country, developed under Swadesh Darshan and PRASHAD schemes worth Rs 469 crore were launched, besides 43 other projects worth Rs 963 crore were also launched under the two schemes of tourism ministry.

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- The project launch events were also carried out at all the 52 destinations, simultaneously by the ministry, \checkmark state government, UT administrations and local authorities.
- ✓ The projects launched included three projects under PRASHAD Scheme (Hazratbal- Srinagar, Jogulamba-Telangana, Amarkantak-Madhya Pradesh) worth Rs 129.35 crore.
- ✓ About PRASAD Project:
- \checkmark The scheme was launched in the year 2014-2015.
- ✓ It comes under the Ministry of Tourism.
- ✓ This scheme focuses on developing and identifying pilgrimage sites across India for enriching the religious tourism experience.
- ✓ It aims to integrate pilgrimage destinations in a prioritised, planned and sustainable manner to provide a complete religious tourism experience.
- ✓ The Ministry of Tourism provides Central Financial Assistance (CFA) to state governments under the Prasad scheme to promote tourism at pilgrim sites.
- The Central Government will cover 100% of the costs under this program. \checkmark
- ✓ For improved sustainability, it also includes a Public-Private Partnership (PPP) and Corporate Social Responsibility (CSR).
- ✓ Cities Identified Under PRASAD Scheme:
- ✓ Amritsar (Punjab).
- ✓ Kedarnath (Uttarakhand).
- ✓ Mathura (Uttar Pradesh).
- ✓ Ajmer (Rajasthan).
- ✓ Varanasi (Uttar Pradesh).
- ✓ Gaya (Bihar).
- ✓ Kamakhya (Assam).
- ✓ Dwaraka (Gujarat).
- ✓ Puri (Odisha).
- ✓ Amaravati (Andhra Pradesh).



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- ✓ Kanchipuram(Tamil Nadu).
- ✓ Velankanni (Tamil Nadu)
- Q. The Cabinet Committee on Economic Affairs has increased the Minimum Support Price (MSP) for raw jute for the 2024-25 season by _____ to ₹5,335 per quintal.

A) ₹485	B) ₹512
C) ₹865	D) ₹285

Answer : D

- ✓ The Cabinet Committee on Economic Affairs has increased the Minimum Support Price (MSP) for raw jute for the 2024-25 season by ₹285 to ₹5,335 per quintal.
- ✓ The decision would ensure a return of 64.8% over the all-India weighted average cost of production.
- ✓ In the last 10 years, the government has increased MSP for raw jute from ₹2,400 per quintal in 2014-15 to ₹5,335 a quintal in 2024-25, registering a growth of 122%".
- ✓ The decision is expected to help jute farmers in West Bengal, Bihar and Assam

Q. Bichom has become the 27th district of which state?

- A) Arunachal Pradesh B) Madhya Pradesh
 - C) Rajasthan

D) Uttar Pradesh

Answer : A

- ✓ Bichom, carved out of West and East Kameng, became the 27th district of Arunachal Pradesh.
- ✓ In February this year, the state assembly passed the Arunachal Pradesh (Re-Organisation of Districts) (Amendment) Bill, 2024 for the creation of Bichom and Keyi Panyor districts.
- ✓ A total of 27 villages from West Kameng and 28 from East Kameng were made part of Bichom district.
- Q. Which of the following interest rate on small savings scheme is not correct under the April to June quarter of financial year 2024-2025?
 - A) Senior Citizen Savings Scheme 8.2%
 - B) National Savings Certificate 7.7%
 - C) Public Provident Fund Scheme 7.4%%
 - D) Sukanya Samriddhi Account 8.2%

Answer : C



✓ The government has kept the interest rates unchanged on various small savings schemes for the first quarter of the next fiscal, beginning April 1, 2024.

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- ✓ With this, the interest rates will remain unchanged till June 30, 2024.
- These schemes offer guaranteed returns at regular intervals compounded monthly, quarterly or annually as \checkmark the case may be. These instruments cater to conservative investors and offer guaranteed but low returns and range between 6-8 per cent
- Interest rates for Jan-March 2024 and April July 2024 √
- Savings Deposit- 4 per cent \checkmark
- ✓ Senior Citizens Savings Scheme- 8.2 per cent
- ✓ Sukanya Samriddhi Account- 8.2 per cent
- ✓ Monthly Income Account- 7.4 percent
- ✓ National Saving Certificates (NSC)- 7.7 percent
- ✓ Kisan Vikas Patra- 7.5 percent (will mature in 115 months)
- ✓ Public Provident Fund- 7.1 per cent
- The interest rate on Kisan Vikas Patra for April to June guarter of financial year 2024-2025 is set at Q. 7.5 percent. What is the maturity period of this scheme?
 - A) 125 months B) 120 months
 - C) 115 months D) 100 months

Answer : C

The Department of Science and Technology (DST) and start-up ecosystem enabler T-Hub will set up 0. a Machine Learning and Artificial Intelligence Technology Hub (MATH) in which city?

- A) Bengaluru **B)** Hyderabad
- C) Chennai

D) Mumbai

Answer : B

- The Department of Science and Technology (DST), which works under the Union Ministry of Science and Technology, and start-up ecosystem enabler T-Hub have joined hands to set up a Machine Learning and Artificial Intelligence Technology Hub (MATH) in Hyderabad.
- The hub will work to foster AI innovation, create job opportunities, and provide a conducive ecosystem for AI and ML start-ups.



The Centre of Excellence aims to generate over 500 AI-related jobs by 2025 and nurture more than 150 startups annually.

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- Q. Who has been appointed as the Chairman and Managing Director of NHPC Limited?
 - A) Rajendra Prasad Goyal B) P.K. Mishra
 - C) Rajiv Gauba D) Ravi Sinha

Answer : A

- Rajendra Prasad Goyal assumes additional charge of NHPC Limited
- ✓ Rajendra Prasad Goyal, Director (Finance), NHPC has taken over the additional charge of the post of Chairman and Managing Director of NHPC Limited, India's premier hydropower company and a Schedule 'A' Enterprise of Government of India.
- ✓ Goyal joined NHPC on 18th November 1988 as Finance Professional and he has risen the professional ladder by virtue of utmost sense of responsibility, ethics and dedication to the Company.
- 0. Consider the following statements with reference to Lachit Borphukan:
 - 1. He was an army commander of the Ahom kingdom.
 - 2. He defeated the Mughal forces, led by Raja Ramsingh-I, in the Battle of Saraighat.
 - 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 Prime Minister of India unveiled a 125-foot bronze statue of Ahom general Lachit Borphukan at his burial site in eastern Assam's Jorhat district.
- ✓ He was a legendary army commander of the Ahom kingdom (1228-1826),
- ✓ He was known for his leadership in the 1671 'Battle of Saraighat'.
- ✓ He defeated the Mughal forces, led by Raja Ramsingh-I, in this battle, and thwarted a drawn-out attempt by them to take back Assam.
- He was chosen as one of the five Borphukans of the Ahom kingdom by king Charadhwaj Singha and given \checkmark administrative, judicial, and military responsibilities.



 \checkmark Borphukan preferred guerrilla tactics which provided an edge to his smaller, but fast moving and capable forces.

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✓ He was buried at the 'maidam' — burial grounds for Ahom royals and nobles — at Hollongapar, after passing away a year after the battle at the age of 49 due to illness.

STATUE IN NEWS 2023-24

- > Prime Minister of India unveiled a 125-foot bronze statue of Ahom general Lachit Borphukan at his burial site in eastern Assam's Jorhat district.
- > Defense Minister Rajnath Singh unveiled the statue of India's first Chief of Defense Staff, late General Bipin Rawat, in Dehradun, Uttarakhand.
- > Andhra Pradesh Chief Minister Y S Jagan Mohan Reddy will unveil a 125 foot statue of Dr B R Ambedkar at Swaraj Maidan in Vijayawada. "Statue of Social Justice".
- > A statue dedicated to Thiruvalluvar, a cultural icon revered among Tamilians, was unveiled in the French city of Cergy.
- > Prime Minister Narendra Modi unveiled the statue of Chhatrapati Shivaji Maharaj at Rajkot Fort located in Sindhudurg, Maharashtra.
- External Affairs Minister Dr. S. Jaishankar unveiled the bust of Gurudev Rabindranath Tagore at the International Friendship Park in Bac Ninh province, Vietnam.
- > Assam CM Himanta Biswa Sarma unveiled a statue of medieval-era Ahom army commander, Lachit Borphukan, and a Swahid Smarak at Bir Lachit Borphukan Park in Guwahati.
- Outside India, Dr. The largest statue of BR Ambedkar will be unveiled in the United States. The 19foot statue of Ambedkar has been named 'Statue of Equality' and will be inaugurated in Maryland, USA.
- Madhya Pradesh Chief Minister Shivraj Singh Chouhan unveiled the 108-foot-tall 'Statue of Oneness' of Adi Shankaracharya at Omkareshwar.
- > President Droupadi Murmu has unveiled a 12 feet high statue of the father of the nation Mahatma Gandhi and a 'Gandhi Vatika' at Gandhi Darshan near Rajghat in New Delhi.
- > Union Home Minister Amit Shah on laid the foundation stone of 108 feet tall statue of Lord Shri Ram in Kurnool, Andhra Pradesh.



> Union Home Minister Amit Shah unveiled a 54 feet tall statue of Lord Hanuman at Sarangpur temple in Botad district of Gujarat.

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- > Union Home Minister and Minister of Cooperation, Shri Amit Shah unveiled the statues of Lord Basaveshwara ji and Nadaprabhu Kempegowda ji at the State Assembly premises in Bengaluru, Karnataka.
- Samatha Kumbh is being held on the premises of the Statue of Equality at Muchintal, Telangana.
- > Union Home Minister Amit Shah has unveiled a 120-feet-tall statue of a polo player riding a pony at Marjing Polo Complex in Manipur's Imphal East district.
- Consider the following statements with reference to the Citizenship Amendment Act, 2019: Q.

1. It provides a path to Indian citizenship to persecuted religious minorities from Pakistan, Bangladesh and Afghanistan who migrated to India before December 31, 2014.

2. It does not apply to the tribal areas included in the Sixth Schedule of the Constitution 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

- ✓ Ministry of Home Affairs (MHA) recently notified the Citizenship Amendment Rules, 2024 that would enable the implementation of the Citizenship Amendment Act (CAA) passed by the Parliament in 2019.
- ✓ About Citizenship (Amendment) Act, 2019:
- The Citizenship Amendment Act (CAA) amends the Citizenship Act of 1955 to provide a path to Indian \checkmark citizenship for Hindus, Sikhs, Christians, Buddhists, Jains, and Parsis who migrated from neighbouring Muslim-majority countries such as Pakistan, Bangladesh, and Afghanistan, before December 31, 2014.
- Under the CAA, migrants who entered India till December 31, 2014, and had suffered "religious persecution or fear or religious persecution" in their country of their origin would be made eligible for accelerated citizenship.
- ✓ It relaxed the residence requirement for naturalisation of these migrants from twelve years to just six.
- The cut-off date for citizenship is December 31, 2014, which means the applicant should have entered India \checkmark on or before that date.



The law exempts the tribal areas of Assam, Meghalaya, Mizoram, and Tripura as included in the Sixth \checkmark Schedule of the Constitution, including the tribal areas of Karbi Anglong in Assam, Garo Hills in Meghalaya, Chakma district in Mizoram, and Tribal areas district in Tripura.

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- ✓ It also includes a provision for the cancellation of Overseas Citizen of India (OCI) registration if the OCI cardholder violates any provision of the Citizenship Act or any other applicable law.
- ✓ Citizenship Law
- ✓ According to Article 11 of the Indian constitution, Parliament can make law on Citizenship. Using this power, the Parliament passed the Citizenship Act 1955. This law makes provisions regarding the acquisition and termination of Indian citizenship
- Q. Consider the following statements regarding the Revamped Pharmaceuticals Technology **Upgradation Assistance (RPTUAS) Scheme:**

1. It aims to support the upgradation of pharmaceutical industries to the WHO-Good Manufacturing Practice standards.

2. Under this scheme, subsidies are provided based on the annual profit of the company.

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 Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers has announced the Revamped Pharmaceuticals Technology Upgradation Assistance (RPTUAS) Scheme.
- ✓ The objective is to offer "subsidies based on quality" reimbursement, aiding pharmaceutical companies in achieving revised Schedule M and WHO-GMP certifications.
- ✓ The revised guideline aims to support the pharmaceutical industry's up-gradation to the Revised Schedule-M & WHO-GMP standards, enhancing the quality and safety of pharmaceutical products manufactured in our country.
- ✓ Key Features of the Revised Scheme:
- Broadened Eligibility Criteria: Reflecting a more inclusive approach, eligibility for the PTUAS has been expanded beyond Micro, Small and Medium Enterprises to include any pharmaceutical manufacturing unit with a turnover of less than 500 crores that requires technology and quality upgradation. Preference remains for MSMEs, supporting smaller players in achieving high-quality manufacturing standards.



✓ Flexible Financing Options: The scheme introduces more flexible financing options, emphasizing subsidies on reimbursement basis, over traditional credit-linked approach.

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- Comprehensive Support for Compliance with New Standards: In alignment with revised Schedule-M and WHO-Good Manufacturing Practice (GMP) standards, the scheme now supports a broader range of technological upgrades. Eligible activities include improvements such as HVAC systems, water and steam utilities, testing laboratories etc.
- ✓ State Government Scheme Integration: The revised scheme allows integration with state government schemes, enabling units to benefit from additional top-up assistance. This collaborative approach aims to maximize support for the pharmaceutical industry in their technology upgradation efforts.
- ✓ The new benefit limit is based on turnover of the company. Units with less than Rs 5 crore turnover will get an incentive of 20 percent of investment under eligible activities.
- ✓ The units with turnover ranging from Rs 50 crore to less than Rs 250 crore will get an incentive of 15 percent of investment, while for those with turnover ranging from Rs 250 crore to less than Rs 500 crore, it will be 10 percent of investment under eligible expenses.
- Q. With reference to Agni-5 missile, consider the following statements:
 - 1. It uses a three-stage solid-fuelled engine.
 - 2. It has a range of 10000 km.
 - 3. It is equipped with Multiple Independently targetable Re-entry Vehicle (MIRV) technology.

How many of the above statements are correct?

- A) Only one B) Only two
- C) All three D) None

Answer : B

- Recently, the Prime Minister of India announced successful maiden flight test of Agni-5 missile with MIRV technology, code-named Mission Divyastra, boosting India's defence capability.
- ✓ The maiden flight test of the locally developed Agni-5 missile with multiple independently targetable reentry vehicle (MIRV) technology and code named as Mission Divyastra.
- ✓ Key features of Agni-5 missile
- ✓ It uses a three-stage solid fuelled engine and has a range of 5,000km.
- ✓ Agni-5 has been successfully tested multiple times since 2012.



✓ Agni series has medium to Intercontinental versions of Agni missile systems 1 to 5 with a varying ranges starting from 700 km for Agni-1 to 5000 km and above for Agni-5.

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- ✓ In June 2021, DRDO successfully tested Agni P, a canisterised missile with a range capability between 1,000 and 2,000 km.
- ✓ This means that the missile can be launched from road and rail platforms, making it easier for it to be deployed and launched at a quicker pace.
- ✓ What is MIRV technology?
- ✓ It can target multiple targets that can be hundreds of kilometers apart with a single missile.
- ✓ This Agni, capable of carrying nuclear warheads, has a range of more than 5,000 km, making it a long-range missile.
- \checkmark These missiles can be launched from land or from sea from a submarine.
- ✓ In contrast to a traditional missile, which carries one warhead, MIRVs can carry multiple warheads.
- ✓ Warheads on MIRVed missiles can be released from the missile at different speeds and in different directions."
- ✓ This has propelled India into an exclusive league of countries that have the capability to deploy MIRV missile systems, including the US, the UK, France.
- ✓ Hence only statements 1 and 3 are correct.

Q.	Who has been elected as the new Chief Minister of Haryana?	
	A) Nayab Saini	B) Bandaru Dattatreya
	C) Bhupendra Yadav	D) Atul Pradhan

Answer : A

- ✓ Bharatiya Janata Party (BJP) leader Nayab Saini was sworn in as the 11th chief minister of Haryana on 12 March 2024.
- ✓ In a simple ceremony, the governor of Haryana Bandaru Dattatreya administered the oath of office to Nayab Saini.
- ✓ He will replace Manohar Lal Khattar, the first chief minister of Haryana to be from the Bharatiya Janata Party (BJP).
- ✓ Earlier in the day, Manohar Lal Khattar, who has been the chief minister of Haryana since 26 October 2014, submitted his resignation letter along with his council of ministers to the state Governor.
- Manohar Lal Khattar headed a BJP -JJP coalition government in the state.



 \checkmark On 12 March 2024, the Jannayak Janata Party (JJP) led by Dusyant Chautala broke its alliance with the BJP in the state and after that, Manohar Lal Khattar resigned from his post.

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- ✓ Nayab Saini
- ✓ Nayab Saini is a BJP leader who belongs to the Other Backward Caste (OBC).
- ✓ In 2014, he became an MLA from Narayangarh Vidhan Sabha. In 2016, he was appointed a minister in the Manohar Lal Khattar government.
- ✓ In 2019, he was elected as a Member of Parliament from Kurukshetra constituency. In 2023, he was appointed the head of the Haryana unit of the BJP.
- ✓ The Haryana Legislative Assembly has a strength of 90 members. The BJP has 41 MLAs, supported by 5 independent MLAs and the Haryana Lokhit Party MLA Gopal Kanda.
- ✓ The state of Haryana was formed on 1 November 1996 after the enactment of the Punjab Reorganisation Act 1966.
- ✓ The tenth chief minister was Manohar Lal Khattar.
- The first chief minister of Haryana was Bhagwat Dayal Sharma of the Congress party. \checkmark

NEWLY CHIEF MINISTER IN NEWS 2023-24

- Nayab Saini was sworn in as the 11th chief minister of Haryana. [(BJP)] \succ
- > Champai Soren is serving as the 7th and current Chief Minister of Jharkhand [Jharkhand Mukti Morcha (JMM)].
- Nitish Kumar is has served as the 22nd chief minister of Bihar.
- Bihar's longest serving chief minister, and also holding the post for 9th term. [Janata Dal United (JDU) Mahagathbandhan BJP)].
- Bhajan Lal Sharma is serving as the 14th and current Chief Minister of Rajasthan [(BJP)]
- > Dr. Mohan Yadav is serving as the 19th and Current Chief Minister of Madhya Pradesh [(BJP), he represents Ujjain South]
- Lalduhoma is Indian Police Service officer who is serving as the 6th Chief Minister of Mizoram [Zoram People's Movement (ZPM)].
- Vishnu Deo Sai serving as the 4th Chief Minister of Chhattisgarh.[(BJP)].
- Anumula Revanth Reddy is serving as the second and current Chief Minister of Telangana . [Indian] National Congress (INC)]



Q. The pair of Satwiksairaj Rankireddy and Chirag Shetty has clinched its second French Open men's doubles badminton title. The pair has defeated whom?

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- A) Lee Jhe-Huei and Lee Jhe-huei B) Lee Yang and Yang Po-Hsuan
- C) Wang Chi-lina and Lee Jhe-Huei D) Lee Jhe-Huei and Yang Po-Hsuan

Answer : D

- ✓ Top Indian badminton men's pair of Satwiksairaj Rankireddy and Chirag Shetty won their first title of 2024 by beating the Chinese Taipei's Lee Jhe-Huei and Yang Po-Hsuan pair in the final of the French Open 2024.
- ✓ In the final played at the Porte de la Chapelle Arena, Paris, the world's no.1 men's pair took 37 minutes to demolish the world no.16 ranked Chinese Taipei's player by 21-11, 21-17 in straight sets.
- ✓ This was the second French Open title for the Indian pair. They had won the men's double title in 2021 and finished runners-up in 2019.
- ✓ The French Open win was Satwik and Chirag's seventh title on the BWF World Tour. The Indian pair won the Swiss Open, the Indonesia Open and the Korea Open in 2023.
- ✓ The results at the French Open will count toward players' qualification rankings for the Paris 2024 Olympics, which will be held from 27 July to 5 August 2024. Players have to secure the necessary points to qualify for the Paris Olympics until April 2024.
- ✓ The Super 750 BWF French Open 2024 was held at Arena Porte de la Chapelle, Paris, France, from 5-10 March 2024.
- ✓ The star badminton duo of Satwiksairaj Rankireddy and Chirag Shetty received the coveted Major Dhyan Chand Khel Ratna Award 2024.
- ✓ Super 750 BWF French Open 2024
- ✓ Men's (Single)
- ✓ Winner: Y.Q. Shi (China)
- ✓ Runner-up : Kunlavut Vitidasarn (Thailand)
- ✓ Women's (Single)
- ✓ Winner : An Se Young (South Korea)
- ✓ Runner-up : Akane Yamaguchi (Japan)
- ✓ Women's Double
- ✓ Winner : Chen Qing Chen and Jia Ye Fan(Both from China)
- ✓ Runner-up : Nami Matsuyama and Chiharu Sida(Both from Japan)



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- ✓ Men's Doubles
- ✓ Winner : Satwiksairaj Rankireddy and Chirag Shetty(Both from India)
- ✓ Runner-up : Lee Jhe-Huei and Yang Po-Hsuan (Both from Chinese Taipei)
- Q. Which Indian writer has been awarded the 'Erasmus Prize 2024' for highlighting the climate change crisis?
 - A) Chetan Bhagat

B) Salman Rushdie

C) Amitav Ghosh

D) Arundhati Roy

Answer : C

- ✓ Indian writer Amitav Ghosh has been awarded the 'Erasmus Prize' 2024 for highlighting the climate change crisis.
- ✓ 67-year-old Ghosh has been honoured with the award by the Premium Erasmianum Foundation of the Netherlands.
- ✓ Amitav Ghosh will receive the award in person in the Netherlands in November.
- ✓ Ghosh has received this award for his passionate contribution to highlighting the global crisis of climate change through writing and on the theme of 'imagining the unimaginable'.
- ✓ In 2023, this award was received by South African comedian 'Trevor Noah'.
- ✓ About Amitav Ghosh
- ✓ He is a renowned writer who was born in Kolkata and brought up in India, Bangladesh and Sri Lanka.
- ✓ He has written many acclaimed works of fiction, including "The Shadow Lines," "The Glass Palace," "The Hungry Tide," "Gun Island," "The Nutmeg's Curse," "Jungle Nama," and "The Living Mountain.".,
- ✓ His works have been translated into more than 30 languages, making him a globally recognized author.
- ✓ In 2019, Ghosh received the Jnanpith Award, India's highest literary honour, becoming the first Englishlanguage writer to receive this recognition.
- ✓ About the Erasmus Prize
- ✓ Prince Bernhard of the Netherlands founded the Premium Erasmianum in 1958.
- ✓ It is a distinguished award for individuals or institutions who have made an extraordinary contribution to culture or scholarship in Europe and beyond.
- ✓ The prize carries an incentive amount of 150,000 Euros.
- ✓ It is also accompanied by decorations designed by Bruno Nienaber van Eyben.



AWARDS AND HONOURS IN NEWS 2023-24

Amitav Ghosh has been awarded the 'Erasmus Prize' 2024 for highlighting the climate change crisis

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- 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



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- > 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. India has signed a free trade agreement (FTA) with EFTA countries with a target of reaching \$100 billion investment and one million jobs in India. Which of the following countries is NOT the part of EFTA bloc?

A) Norway

B) Switzerland

C) Sweden

D) Iceland

Answer : C

- Recently, India signed a landmark free trade agreement (FTA) with the European Free Trade Association (EFTA), a bloc consisting of Switzerland, Norway, Liechtenstein, and Iceland.
- ✓ India and the European Free Trade Association (EFTA) signed a Trade and Economic Partnership Agreement (TEPA).
- ✓ EFTA was established in 1960, is an intergovernmental organization. Its purpose is to promote free trade and economic integration to benefit its four member states.
- ✓ India has been working on a TEPA with the EFTA countries, which include Switzerland, Iceland, Norway, and Liechtenstein.



✓ TEPA

✓ The Trade Agreement between India and four developed nations, known as TEPA, is a significant step forward for the country's economic growth.

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- This ambitious agreement marks the first time India has signed an FTA with such a prominent economic bloc in Europe.
- ✓ In a historic move, the agreement includes a binding commitment of \$100 billion investment and 1 million direct jobs within the next 15 years.
- ✓ The agreement is expected to provide a much-needed boost to the Make in India initiative and enable the talented young workforce to explore new opportunities.
- ✓ With this FTA, Indian exporters will have a window of access to large European and global markets, generating promising prospects for growth
- ✓ About the agreement
- ✓ The agreement consists of 14 chapters, primarily emphasizing market access pertaining to goods, rules of origin, trade facilitation, trade remedies, sanitary and phytosanitary measures, technical barriers to trade, investment promotion, market access for services, intellectual property rights, trade and sustainable development, and other legal and horizontal provisions.
- ✓ Highlights of the agreement
- ✓ The EFTA has made a commitment to promote investments in India. The aim is to increase the stock of foreign direct investments by USD 100 billion in the next 15 years. The investments will create one million direct jobs in India.
- This commitment is the first-ever legal commitment made about promoting target-oriented investment and job creation in the history of FTAs.
- ✓ EFTA is offering 92.2% of its tariff lines, covering 99.6% of India's exports. The market access offer covers 100% of non-agri products and tariff concession on Processed Agricultural Products (PAP). India is offering 82.7% of its tariff lines, covering 95.3% of EFTA exports.
- Sensitivity related to PLI in sectors such as pharma, medical devices & processed food etc. have been taken while extending offers. India has excluded dairy, soya, coal, and sensitive agricultural products.
- ✓ TEPA offers Indian companies an opportunity to expand their market reach to the EU through Switzerland, which exports over 40% of its global services to the EU.
- ✓ About EFTA



The European Free Trade Association (EFTA) is a significant regional organization that offers numerous prospects for improving the global exchange of goods and services. EFTA is a major economic entity within Europe, alongside the European Union (EU) and the United Kingdom (UK). Notably, Switzerland is India's top trading partner among EFTA member nations, with Norway following closely behind

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Which country has been bestowed with the prestigious measles and rubella champion award for its Q. exemplary efforts in combating these diseases?

A) Afghanistan	B) Bhutan
C) Bangladesh	D) India

Answer : D

- ✓ India has been bestowed with the prestigious measles and rubella champion award for its exemplary efforts in combating these diseases.
- ✓ The award was received by the ambassador Sripriya Ranganathan on behalf of the Ministry of Health and Family Welfare at American Red Cross Headquarters in Washington.
- \checkmark This accolade celebrates the country's unwavering c ommitment to public health and its outstanding leadership in curbing the spread of these infectious diseases among children.
- The award is a testament to the dedication and hard work of country's frontline health workers, healthcare professionals, policymakers, and communities across the nation.
- ✓ It said, these efforts have resulted in 50 districts consistently not witnessing any measles case while 226 districts have not reported rubella cases over the past 12 months.

Q. Which among the following best describes INS Tushil, recently seen in the news?

- A) It is a torpedo launch and recovery vessel.
- B) It is a Talwar-class stealth frigate.
- C) It is a diesel-electric submarine.
- D) It is a Kiev-class aircraft carrier

Answer : B

- ✓ INS Tushil, India's latest naval asset, initiated its sea trials from Russia's Baltiysk naval base recently.
- About INS Tushil:
- ✓ It is the first Krivak-III frigate to be acquired under Project 11356M.



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- ✓ Project 11356M:
- ✓ India in 2016 signed an Inter-Governmental Agreement (IGA) with Russia to purchase/construct four additional Admiral Grigorovich-class (Project 11356M) frigates through a partnership between Russian and Indian shipyards.
- Russia will supply two of the frigates (INS Tushil and INS Tamala), while the other two will be constructed in India.
- ✓ The Talwar-class frigates, or Project 11356, are a class of stealth-guided missile frigates.
- ✓ The displacement is 3620 tons, the length is 124.8 meters. The full speed is 30 knots, and the cruising range is 4850 miles
- Q. Consider the following statements regarding the Software Technology Parks of India:

1. It is an autonomous organization under the Union Ministry of Electronics and Information Technology.

2. It aims to promote micro, small and medium entrepreneurs in the field of IT/IT Enabled Services. 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 Software Technology Parks of India (STPI) launched its 24th Center of Entrepreneurship (CoE) - "FinGlobe," dedicated to fostering innovation and growth in the financial technology sector, at STPI-Gandhinagar, GIFT City.
- ✓ It is a premier autonomous Science and Technology organization under the Ministry of Electronics and Information Technology (MeitY).
- ✓ It is engaged in promoting IT/ITES Industry, innovation, R&D, start-ups, product/IP creation in the field of emerging technologies like IoT, Blockchain, Artificial Intelligence (AI), Machine Learning (ML), Computer Vision, Robotics and Robotics Process Automation (RPA) etc.
- ✓ Objectives
- ✓ To promote the development and export of software and software services including Information Technology (I.T.) Enabled Services / Bio-IT.



To provide statutory and other promotional services to the exporters by implementing Software Technology Park/ Electronics and Hardware Technology Park Schemes and other such schemes this may be formulated and entrusted by the Government from time to time.

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- To provide data communication services including value added services to IT / IT Enabled Services related industries.
- \checkmark To promote micro, small and medium entrepreneurs by creating conducive environment for entrepreneurship in the field of IT / IT Enabled Services.
- ✓ It has expanded its presence pan-India since its inception in 1991 with 3 centres to disperse tech-driven entrepreneurship to Tier-II/III cities.
- ✓ Today, STPI has 64 centres of which 56 centres are in Tier-II/III cities.
- \checkmark Significance: These centres have been playing a pivotal role in boosting IT/ITeS/ESDM exports from the respective region, generating employment, and fostering startups to develop software products.
- Consider the following statements with reference to the Bureau of Indian Standards (BIS): Q.
 - 1. It is the National Standard Body of India, which operates various product certification schemes.
 - 2. It functions under the administrative control of the Union Ministry of Commerce and Industry.

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 Government of India recently initiated a scheme through the Bureau of Indian Standards (BIS) for the upgradation and strengthening of the laboratory network in the country.
- ✓ About Bureau of Indian Standards (BIS):
- BIS is the National Standard Body of India established under the BIS Act 2016 for the harmonious \checkmark development of the activities of standardization, marking, and quality certification of goods and for matters connected therewith or incidental thereto.
- The BIS is the successor of the Indian Standards Institution (ISI), which was created in 1947 to ensure quality control and competitive efficiency in the rapid industrialization expected in the early decades of India's independence.



✓ BIS is functioning under the administrative control of the Ministry of Consumer Affairs, Food and Public Distribution.

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- ✓ BIS has been providing traceability and tangibility benefits to the national economy in a number of ways: providing safe, reliable quality goods; minimizing health hazards to consumers; promoting exports and imports substitute; control over proliferation of varieties etc
- \checkmark Certification by the BIS is mandatory for certain classes of products—such as milk powder, X-ray equipment, and gas cylinders—that directly affect public health and safety.
- \checkmark The BIS employs a large staff of engineers, scientists, and statisticians; testing is carried out in its own laboratories as well as in independent facilities that demonstrate compliance with laboratory guidelines established by the International Organization for Standardization (ISO).
- \checkmark The agency is headquartered in New Delhi and maintains regional and branch offices throughout the country.
- With reference to the Minimum Alternate Tax (MAT), consider the following statements: Q.

1. It is designed to curb tax avoidance by companies that manipulate their financial statements to reduce their taxable income artificially.

2. It is applicable to only Indian companies registered under the Companies Act, 2013.

3. It is calculated on the taxable profits of a company.

How many of the statements given above are correct?

- A) Only one **B)** Only two
- C) All three

D) None

Answer : A

- The Mumbai bench of the Income Tax Appellate Tribunal (ITAT) recently observed that the assessee was entitled to claim credit for Minimum Alternate Tax (MAT) under the Vivad se Vishwas (VSV) Scheme for the year under consideration.
- ✓ About Minimum Alternate Tax (MAT):
- ✓ It is a provision in the Income Tax Act of India.
- \checkmark It primarily applies to companies and is designed to ensure that companies that report substantial book profits but pay little to no income tax due to various exemptions and deductions are subject to a minimum level of taxation.

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\checkmark The primary objective behind the MAT tax in India is to curb tax avoidance by companies that manipulate their financial statements to reduce their taxable income artificially.

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- ✓ With the introduction of MAT, companies have to pay a fixed percentage of their profits as MAT.
- ✓ MAT is applicable to all companies, including foreign companies.
- ✓ However, it does not apply to companies that have been granted exemption under Section 10AA of the Income Tax Act, which pertains to Special Economic Zones (SEZs).
- ✓ MAT is calculated under Section 115JB of the Income-tax Act.
- ✓ Normal Tax Liability: Tax computed as per the normal provisions of the Income-tax Law, i.e., by applying the relevant tax rate to the taxable income of the company.
- ✓ Minimum Alternate Tax (MAT): Tax computed at 15% (previously 18.5%) on book profit plus cess and surcharge.
- ✓ MAT is calculated on the "book profits" of a company, which is different from the taxable profits computed under the regular provisions of the Income Tax Act.
- What is MAT credit? When the amount of MAT for a company is greater than its normal tax liability, the difference between MAT and normal tax liability is called MAT Credit.
- Who has been appointed as the new Vigilance Commissioner in the Central Vigilance Commission? Q.

A) A.S. Rajeev	B) Rajeev Kumar
C) Anup Awasthi	D) Ajay Sinha

Answer : A

- ✓ President Draupadi Murmu A.S. Rajiv has been appointed as Vigilance Commissioner in the Central Vigilance Commission.
- ✓ A.S. Rajeev is a senior banker with over 38 years of experience in four major banks Syndicate Bank, Indian Bank, Vijaya Bank and Bank of Maharashtra.
- Central Vigilance Commission is an apex Indian government body. \checkmark
- \checkmark It was established in the year 1964.
- Who launched "Subhash Abhinandan", a digital exhibition based on the life of Subhash Chandra **Q**. **Bose?**

A) Amit Shah	B) Rajnath Singh
C) Arjun Ram Meghwal	D) Anurag Thakur



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Answer : C

- ✓ Union Law and Justice Minister Arjun Ram Meghwal launched "Subhash Abhinandan", a digital exhibition based on the life of Subhash Chandra Bose.
- ✓ This exhibition is based on documents available in the National Archives.
- ✓ It is noteworthy that the National Archives of India is celebrating its 134th Foundation Day.

Q. In which state did Prime Minister Narendra Modi inaugurate the Kochrab Ashram?

- A) Madhya Pradesh **B)** Himachal Pradesh
- C) Gujarat **D)** Arunachal Pradesh

Answer : C

- ✓ Prime Minister Narendra Modi inaugurated Kochrab Ashram in Sabarmati, Gujarat.
- ✓ He also launched the master plan of Gandhi Ashram Memorial.
- ✓ PM Modi said that March 12 is also important because on this day Bapu started the Dandi March.
- ✓ Kochrab Ashram was the first ashram established by Mahatma Gandhi after coming to India from South Africa in 1915.

India will construct how many GPU Supercomputer for self-sufficient AI advancement? Q.

A) 10,000	B) 20,000
C) 40,000	D) 30,000

D) 30,000

Answer : A

- ✓ India to construct a 10,000-GPU Supercomputer for self-sufficient AI advancement
- ✓ The Indian government, led by PM Narendra Modi, has approved a new \$1.24 billion investment for the IndiaAI mission, a "national-level" plan designed to create an all-Indian AI ecosystem from scratch.
- ✓ This initiative aims to create an all-Indian AI ecosystem from scratch, bolstering India's technological prowess and fostering innovation in AI.
- ✓ The HPC system, expected to include 10,000 "or more" GPUs as AI accelerators, will be developed through a public-private partnership to support startups and research organizations.
- ✓ Most of the proposed funds will likely be allocated to build a new, powerful high-performance computing (HPC) system, which will serve as India's central AI infrastructure for both the public and private sectors.



Who has laid foundation stone of "Experience of Spirituality at Chitrakoot Ghat" project in Q. Chitrakoot, Madhya Pradesh?

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A) Draupadi Murmu B) Narendra Modi

C) Amit Shah **D)** Nirmala Sitharaman

Answer : B

- ✓ Prime Minister Narendra Modi performed Bhoomi Pujan and inaugurated projects worth 118 crore 72 lakh rupees in Madhya Pradesh through video conferencing.
- ✓ These include various projects in Gwalior and Chitrakoot under Swadesh Darshan 2.0 scheme and development work of Amarkantak and Pitambara Peeth Temple Datia under Prasad scheme.
- ✓ PM also laid the foundation stone of the "Experience of Spirituality at Chitrakoot Ghat" project in Chitrakoot.
- ✓ The Prime Minister performed the Bhoomi Pujan of the upgradation and development works of Ganga Ghats at a cost of about 26 crore 55 lakh rupees.
- The Prime Minister also inaugurated various development works worth 50 crore rupees under the Prasad \checkmark Scheme in Amarkantak. Which includes development around Narmada Temple, and expansion of tourist and public facilities in Amarkantak.
- Q. Which ministry will organize Poshan Pakhwada nationwide from 9 March to 23 March 2024 to spread awareness about nutrition, dietary practices?
 - A) Ministry of Food Processing Industries
 - **B)** Ministry of Health and Family Welfare
 - C) Ministry of Chemicals and Fertilizers
 - D) Ministry of Women and Child Development

Answer : D

- ✓ Ministry of Women and Child Development will organize Poshan Pakhwada nationwide from 9 March to 23 March 2024.
- ✓ This 15-day celebration aims to spread awareness about nutrition, dietary practices, and women's health.
- ✓ During the Pakhwada, mass sensitization and community activities will be held around the themes including Poshan Bhi Padhai Bhi, dietary practices focused on sensitisation around nutrition and health of pregnant women.



During the last Poshan Pakhwada in March-April 2023, over 4 crore sensitization activities were conducted. These focused on promoting Shree Anna (fortified rice), millets for nutrition, celebrating Swasth Balak Spardha, and popularizing Saksham Anganwadis.

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Since the launch of POSHAN Abhiyaan in 2018, over 90 crore sensitization activities have been reported through 5 Poshan Pakhwadas and 6 Poshan Maahs

England great James Anderson has become the first fast bowler to take 700 Test wickets. In how Q. many matches has he achieved this feat?

A) 145		B) 176
C) 165		D) 187

Answer : D

- ✓ England great James Anderson has become first-ever fast bowler to pick up 700 Test wickets in 187 matches.
- ✓ The 41-year-old got to the major landmark when he dismissed Kuldeep Yadav on Day 3 of the fifth and final Test against hosts India at the HPCA Stadium in Dharamsala.
- ✓ The legendary fast bowler became only the third man after Sri Lanka's Muttiah Muralitharan (800) in 133 matches and leg-spinner Shane Warne (708) in 145 matches to achieve the feat.
- Anderson's longevity is a thing of marvel in international cricket as the fast bowler made his debut in 2003 and continues to be one of the leading bowlers in the Test format of the game.

Q. Which missile was successfully tested with MIRV technology recently?

A) Agni-4	B) Agni-5
C) Trishul	D) snake

Answer: B

- ✓ Defense Research and Development Organization (DRDO) recently conducted the first successful flight test of the indigenously developed Agni-5 missile with Multiple Independently Targetable Re-entry Vehicle (MIRV).
- Agni-5 missile is an intercontinental ballistic missile (ICBM) with a range of 5,500 to 5,800 kilometers.

With whom has SBI partnered for its transaction banking platform? Q.

A) Google	B) Rogerpay
C) Aurionpro	D) Meta



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Answer : C

- ✓ State Bank of India (SBI) has entered into an agreement with Aurionpro Solutions for the license and operation of cash management and transaction banking platform iCashpro+.
- ✓ This deal, worth approximately Rs 100 crore, includes license and maintenance for 6 years.
- ✓ Aurionpro's iCashpro+ is based on advanced cloud technology and micro services.

SBI IN NEWS 2023-24

- Aurionpro secures a significant deal with SBI for iCashpro+, a cash management platform. Valued at Rs 100 crore, it involves phased delivery over 12 months, followed by 6-year maintenance.
- > LIC emerged as the most valued Indian PSU firm, surpassing SBI.
- State Bank of India (SBI) has signed a Line of Credit (LOC) of Euro 70 million (about Rs 630 crore) with German development bank KfW to promote solar projects in the country.
- > SBI Mutual Fund got permission from the RBI to buy up to a 9.99% share in Karur Vysya Bank Ltd.
- > Finance Minister Nirmala Sitharaman inaugurates SBI branch in Sri Lanka.
- > State Bank of India ropes in MS Dhoni as brand ambassador.
- SBI has launched a 'Mobile Handheld Device' as part of its financial inclusion drive in a bid to improve accessibility and convenience.
- > The tenure of State Bank of India (SBI) Chairman Dinesh Khara has been extended till August 2024.
- State Bank of India has introduced a digital facility for Non-Resident Indians to effortlessly open Non-Residential External and Non-Resident Ordinary accounts through its mobile app YONO.
- State Bank of India has launched its 'Nation First Transit Card', a RuPay prepaid instrument under the National Common Mobility Card (NCMC) that can be used nationwide.
- State Bank of India (SBI) has raised Rs 10,000 crore at a coupon rate of 7.54 percent through its third infrastructure bond issuance.
- STATE BANK OF INDIA (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Dinesh Kumar Khara
- Imperial Bank of India was previous name of SBI
- > The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.



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- Tagline of State Bank of India
- (1) Pure Banking Nothing Else
- \succ (2) With you all the way
- ➤ (3) A bank of the common man
- ➤ (4) The banker to every Indian
- ➤ (5) The Nation banks on us.
- It is one of the largest and oldest banks in India.

According to SIPRI report, which country is the world's top arms importer between 2019-2023? Q.

A) China	B) Pakistan	
C) India	D) Iran	

D) Iran

Answer : C

- ✓ Stockholm International Peace Research Institute (SIPRI) according to its report on March 11, 2024, India is the world's top arms importer.
- ✓ India's arms imports have registered a growth of 4.7 percent between 2014-2018 and 2019-2023.
- ✓ <u>Highlights of SIPRI Report:</u>
- ✓ According to the SIPRI report, Russia still remains India's main arms supplier.
- ✓ However, this is the first time since 1960-64 that Russia's share in India's arms imports was less than 50 percent.
- ✓ India has received 36 percent of its total arms imports from Russia.
- ✓ According to the SIPRI report, the US supplied about 55% of the total weapons imported by European countries in 2019-23.
- ✓ Japan's arms imports have increased by 155 percent.
- ✓ Whereas South Korea's arms imports have increased by 6.5 percent.
- ✓ However, China's own arms imports have decreased by 44 percent.
- ✓ According to the report, Pakistan's arms imports have increased by 43 percent.
- ✓ Pakistan has been the fifth largest arms importer in 2019-23.
- ✓ Pakistan has received a maximum 82 percent of weapons from China.



✓ The high level of arms imports by US allies in Asia and Oceania is due to these countries' concerns about China's ambitions.

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- ✓ The US is a major supplier of arms to the Asia and Oceania region.
- ✓ According to the report, Qatar increased its arms imports almost four times (396 percent) between 2014-18 and 2019-23. Due to which it became the world's third largest arms importer in 2019-23.
- ✓ About Stockholm International Peace Research Institute (SIPRI):
- ✓ SIPRI is an international institute. It conducts research in the fields of wars, munitions, arms control and disarmament.
- ✓ SIPRI was established in 1966.
- ✓ SIPRI is headquartered in Stockholm, the capital of Sweden.
- Q. India's first automobile in-plant railway siding project was inaugurated in which state?
 - A) Himachal Pradesh
 - C) Gujarat **D)** Tamil Nadu

Answer : C

✓ Prime Minister Narendra Modi inaugurated India's first automobile in-plant railway siding project at Maruti Suzuki India's plant in Hansalpur, Gujarat.

B) Haryana

✓ This railway siding project is a collaborative initiative between Maruti and Gujarat Rail Infrastructure Development (G-RIDE).

INDIA'S FIRST IN NEWS 2023-24

- > Prime Minister Narendra Modi inaugurated India's first automobile in-plant railway siding project at Maruti Suzuki India's plant in Hansalpur, Gujarat.
- > Kerala has declared the man-animal conflict a state-specific disaster, the first in India to do so.
- > 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.



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- > 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. Consider the following statements regarding the Khelo India Rising Talent Identification (KIRTI) programme:

1. It is an athlete-centric programme under the Union Ministry of Youth Affairs and Sports.

2. It is aimed at school children between 9 and 18 years of age.

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



✓ Union Minister for Youth Affairs and Sports inaugurated the unique Khelo India Rising Talent Identification (KIRTI) programme amidst much enthusiasm at the Sector 7 sports complex, in Chandigarh.

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- \checkmark It is aimed at school children between nine and 18 years.
- ✓ The nation-wide scheme will have two main objectives:
- ✓ To hunt talent from every nook and corner of the country and
- \checkmark To use sports as a tool to curb addiction towards drugs and other gadgetry distractions.
- ✓ KIRTI made a solid launch across 50 centres in India. Fifty thousand applicants are being assessed in the first phase across 10 sports, including athletics, boxing, wrestling, hockey, football and wrestling.
- ✓ KIRTI aims to conduct 20 lakh assessments across the country throughout the year to identify talent through notified Talent Assessment Centres.
- ✓ It wants to reach out to every block in the country and connect with those kids who want to play a sport but don't know how.
- ✓ KIRTI's athlete-centric programme is conspicuous by its transparent selection methodology based on Information Technology.
- ✓ Data analytics based on Artificial Intelligence is being used to predict the sporting acumen in an aspiring athlete.
- ✓ Nodal Ministry: Ministry of Youth Affairs and Sports.

Q.	Gorsam Kora festival, recently in news, is celebrated in:		
	A) Ladakh	B) Arunachal Prades	
	C) Manipur	D) Andhra Pradesh	

C) Manipur

Answer : B

- ✓ The Gorsam Kora festival, symbolised the enduring friendship between India and Bhutan commenced on 7th March and concluded on 10th March this year.
- ✓ It is held in Arunachal Pradesh's Zeminthang Valley along the Nyanmjang Chu River.
- History \checkmark
- ✓ This annual festival is held at Gorsam Chorten, a 93 feet tall Stupa, built during 13th century AD by a local monk- Lama Pradhar.
- ✓ This is also the place where the 14th Dalai Lama had his first rest after fleeing from Tibet in 1959.
- ✓ It features cultural performances and Buddhist rituals at the Gorsam Chorten, which is older than the Tawang Monastery.



The festival featured a diverse array of events, including enthralling performances by local cultural troupes and by the Indian army bands, martial performances like Mallakhamb and Zanjh Pathaka.

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FESTIVAL IN NEWS 2023-24

- Gorsam Kora festival : Arunachal Pradesh \geq
- Chapchar Kut Festival : Mizoram
- 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 \triangleright
- 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



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- Bonalu Festival : Telangana
- Kharchi Puja : Tripura
- Palkhi festival : Maharashtra
- Raja festival : Odisha
- Q. Consider the following statements with reference to Exercise 'Bharat Shakti', recently seen in the news:
 - 1. It is an integrated tri-service firepower and manoeuvre exercise.
 - 2. It was conducted in Andaman and Nicobar Islands.
 - Which of the statements given above is/are correct?
 - A) 1 onlyB) 2 only
 - C) Both 1 and 2

Answer : A

- ✓ The Prime Minister recently witnessed the tri-service exercise 'Bharat Shakti' in Pokhran, Rajasthan.
- ✓ About Exercise 'Bharat Shakti':
- ✓ It is an integrated tri-service firepower and manoeuvre exercise, showcasing the prowess of indigenously manufactured defence equipment across the three services.

D) Neither 1 nor 2

- ✓ Location: Pokhran, Rajasthan.
- ✓ The exercise involves the showcasing of the calibrated tactical employment of niche technology in a triservices environment against perceived threats.
- ✓ The exercise displays an array of indigenous weapon systems and platforms as a demonstration of the prowess of the country, premised on the nation's Aatmanirbharata initiative.
- ✓ It features indigenous weapon systems: T-90 (IM) Tanks, Dhanush and Sarang Gun Systems, Akash Weapons System, Logistics Drones, Robotic Mules, ALH, and various unmanned aerial vehicles from the Indian Army showcasing the advanced ground warfare and aerial surveillance capabilities.
- ✓ The Indian Navy displays Naval Anti-Ship Missiles, Autonomous Cargo Carrying Aerial Vehicles, and Expendable Aerial Targets.
- The Indian Air Force showcases indigenous aircraft: Light Combat Aircraft Tejas, Light Utility Helicopters, and Advanced Light Helicopters.



Q. Kochrab Ashram, recently seen in the news, is located in which one of the following States?

A) Maharashtra B) Bihar

C) Odisha

D) Gujarat

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Answer : D

- ✓ The Prime Minister inaugurated the redeveloped Kochrab Ashram in Ahmedabad, Gujarat, recently to mark the 94th anniversary of the Dandi March.
- ✓ About Kochrab Ashram:
- ✓ It was the first ashram founded by Mahatma Gandhi in 1915, following his return to India from South Africa.
- ✓ Location: It is located in Kochrab village, situated on the outskirts of Ahmedabad, Gujarat.
- ✓ It was called Satyagraha Ashram based on his ideas of achieving India's independence from British rule through peaceful methods.
- ✓ Establishment:
- ✓ Gopal Krishna Gokhale requested Mahatma Gandhi to return to India, which needed his skills as a community organizer.
- ✓ Mahatma Gandhi began his association with Ahmedabad after returning to India from South Africa.
- ✓ About his decision to settle in Ahmedabad in 1915, Gandhi wrote that, as a Gujarati, he should be able to serve the country best through the Gujarati language.
- ✓ On 20th of May, 1915, Gandhi began living in a bungalow in Kochrab village.
- ✓ The bungalow, which he soon rechristened as the Satyagraha Ashram, was given to him by his fellow lawyer and colleague, Jeevanlal Desai.
- Mahatma Gandhi based himself here for about one-and-a-half years before moving to the new campus of Sabarmati Ashram.
- ✓ It is a colonial-style building with a white-washed façade.
- Q. With reference to the Uniform Code for Pharmaceutical Marketing Practices (UCPMP) 2024, consider the following statements:

1. It prohibits pharma companies from offering gifts and travel facilities to healthcare professionals or their family members.

2. It also holds companies responsible for the actions of the medical representatives.



3. The pharma companies should not make claims and comparisons of their drug's usefulness, and the word "safe" must not be used without qualification.

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How many of the above statements are correct?

A) Only one	B) Only two
A) Only one	b) Only t

C) All three D) None

Answer : C

- ✓ The Central Government recently rolled out a Uniform Code for Pharmaceutical Marketing Practices (UCPMP) for pharmaceutical companies.
- ✓ About UCPMP 2024:
- ✓ It has been implemented to control unethical practices in the pharma industry.
- ✓ The updated guidelines include drug endorsement, promotion, ethical conduct for medical representatives, and maintaining relationships with healthcare professionals.
- ✓ Important Provisions:
- ✓ It prohibits pharma companies from offering gifts and travel facilities to healthcare professionals or their family members.
- ✓ The UCPMP mandates that medical representatives must not employ any inducement or subterfuge to gain an interview, and they must not pay, under any guise, for access to a healthcare professional.
- ✓ It also holds companies responsible for the actions of the medical representatives.
- \checkmark It also bans the supply of free samples to those who are not qualified to prescribe such a product.
- ✓ Each pharma company also needs to maintain details such as product name, doctor name, the number of samples given, date of supply of free samples to healthcare practitioners, etc., and the monetary value of samples so distributed should not exceed two percent of the company's domestic sales per year.
- ✓ All pharmaceutical associations must constitute an Ethics Committee for Pharmaceutical Marketing Practices (ECPMP), set up a dedicated UCPMP portal on their website, and take further necessary steps towards the implementation of this Code.
- ✓ It also lists in detail how the drug should be promoted, both in texts and in the audio-visual market.
- \checkmark The information about drugs must be balanced, up-to-date, and verifiable, and must not mislead either directly or by implication.
- ✓ The word "new" must not be used to describe any drug which has been generally available or any therapeutic intervention which has been generally promoted in India for more than a year.



- The responsibility for adherence to the code rests with the Chief Executive Officer of pharmaceutical \checkmark companies.
- Q. Consider the following statements with reference to the Index of Industrial Production (IIP):

1. It indicates the relative change in physical production in the field of industries during a specified year as compared to the previous year.

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2. It is computed and published by the Department for Promotion of Industry and Internal Trade (DPIIT).

- 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 Statistics and Programme Implementation recently released the Quick Estimates of the Index of Industrial Production (IIP) for January 2024, revealing a growth of 3.8 percent.
- ✓ About Index of Industrial Production (IIP):
- ✓ It is one of the prime indicators of economic development for the measurement of trends in the behavior of industrial production over a period of time with reference to a chosen base year.
- ✓ IIP is a short-term indicator measuring industrial growth until the actual result of detailed industrial surveys become available.
- ✓ It indicates the relative change in physical production in the field of industries during a specified year as compared to the previous year.
- ✓ It is computed and published by the Central Statistical Organisation (CSO), Ministry of Statistics and Programme Implementation, on a monthly basis.
- ✓ Calculation:
- ✓ The IIP is a quantum index, the production of items is expressed in physical terms. However, the unit of reporting in respect of certain items like machinery, machine tools, shipbuilding, etc. is in value terms.
- The IIP is compiled as a simple weighted arithmetic mean of production relatives by using Laspeyre's formula.



 \checkmark In order to remove the effect of price rises from the index, the production figures of such items are deflated on the basis of Wholesale Price Indices (Base 2011-12), compiled by the Office of Economic Adviser, Ministry of Commerce and Industry, before the compilation of the index.

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- ✓ Base Year:
- The base year is always given a value of 100. \checkmark
- The current base year for the IIP series in India is 2011-12. \checkmark
- So, if the current IIP reads as 116, it means that there has been 16% growth compared to the base year. \checkmark
- Q. Consider the following statements with reference to the Graphics Processing Unit:

1. It is a computer chip which provides graphics and images by performing rapid mathematical calculations.

2. It does not have its own Random Access Memory (RAM).

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

- ✓ As the world rushes to make use of the latest wave of AI technologies, one piece of high-tech hardware has become a surprisingly hot commodity: the Graphics Processing Unit, or GPU.
- ✓ It is a computer chip that renders graphics and images by performing rapid mathematical calculations.
- ✓ GPUs are used for both professional and personal computing. Originally, GPUs were responsible for the rendering of 2D and 3D images, animations and video.
- ✓ Like a Central Processing Unit (CPU), a GPU is also a chip component in computing devices.
- One important difference, though, is that the GPU is specifically designed to handle and accelerate graphics \checkmark workloads and display graphics content on a device such as a PC or smartphone.
- Consider the following statements regarding the Directorate General of Foreign Trade: Q.

1. It is responsible for granting the Exporter Importer Code Number to Indian exporters and importers.

2. It works under the Ministry of Commerce and Industry.



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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 Directorate General of Foreign Trade (DGFT) has granted an exemption to the import of certain goods, including viscose staple fibre and numerous steel items, from quality control orders (QCOs) under the advance authorisation scheme.
- ✓ It is a government organization in India responsible for the formulation of exim guidelines and principles for indian importers and indian exporters of the country.
- ✓ Before 1991, DGFT was known as the Chief Controller of Imports & Exports (CCI&E).
- ✓ It is an attached office of the Ministry of Commerce and Industry and is headed by Director General of Foreign Trade.
- ✓ It has been assigned the role of "facilitator".
- ✓ It is responsible for implementing the Foreign Trade Policy or Exim Policy with the main objective of promoting Indian exports.
- ✓ The DGFT also issues scrips/authorization to exporters and monitors their corresponding obligations through a network of 24 regional offices.
- ✓ Functions
- ✓ To implement the Exim Policy or Foreign Trade Policy of India by introducing various schemes and guidelines through its network of dgft regional offices thought-out the country.
- ✓ To Grant Exporter Importer Code Number to Indian Exporter and Importers. IEC Number is a unique 10 digit code required by the traders or manufacturers for the purpose of import and export in India.
- ✓ To grant the permission of free export in Export Policy Schedule 2.
- ✓ Setting standard input-output norms is also controlled by the DGFT.
- ✓ Headquarter: New Delhi
- Q. With reference to Hyodol Robot, consider the following statements:
 - 1. It is an AI care robot which offers customized care for seniors.
 - 2. It uses the large language model for conversation.
 - 3. It cannot be linked to smart home devices.



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How many of the above statements are correct?

A) Only one	B) Only two
-------------	-------------

C) All three D) None

Answer : B

- ✓ South Korean company Hyodol has come up with a way to use Artificial Intelligence (AI) to beat loneliness among elders with dementia.
- ✓ These look like cuddly soft toys, their advanced language processing and ability to recognise emotions, talk, and play music can offer some form of engagement to seniors.
- ✓ It is an AI care robot that offers customised care for seniors.
- ✓ The robot does this by relying on data collected by living and having conversations with them.
- ✓ The doll can hold full conversations and it comes with a companion app and web monitoring platform for caretakers to monitor remotely.
- ✓ Besides, it comes with safety features that can raise an alert when no movement has been detected for a certain period of time.
- ✓ This robot collects verbal/nonverbal data for 24 hours from the users through AI.
- ✓ Technology used
- ✓ The AI robot can hold conversations owing to the large language model that has been integrated into it.
- ✓ Hence only statements 1 and 2 are correct.
- Q. According to the India Cellular and Electronics Association, India now stands as the world's secondlargest producer of mobile phones at the end of the decade 2014-2024 with __ percent self-sufficiency.

D) 99%

A) 96%	B) 97%

C) 98%

Answer : B

- ✓ India now stands as the world's second-largest producer of mobile phones at the end of the decade 2014-2024.
- ✓ India Cellular and Electronics Association said in a statement that the sector has transitioned from being 78 percent import-dependent in 2014 to 97 percent self-sufficiency.
- \checkmark Only three percent of the total mobile phones sold in India are now imported.
- ✓ India's mobile phone production is nearing 20 lakh crore rupees in a decade of unprecedented growth.



India produced 2.45 billion units of mobile phones during these ten years, against a goal of 2.5 billion units. \checkmark

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- China is the largest producer of mobile phones; Indonesia stands at 3rd.
- Union Minister of State, Dr Jitendra Singh has announced the establishment of North India's first **Q**. Government Homeopathic College in which place?

A) Kishtwar	B) Srinagar
C) Kathua	D) Badgam

Answer : C

- ✓ Union Minister of State (Independent Charge) Science & Technology, Dr Jitendra Singh, announced the establishment of North India's first Government Homeopathic College in the Jasrota area of Kathua district, Jammu and Kashmir.
- ✓ The project, funded centrally at Rs 80 crore, reflects a significant stride in healthcare and education infrastructure development in the region.
- ✓ The proposed structure will include a hospital complex, a college, an administrative block and one hostel each for male and female students.
- The open space will be utilized later on for construction of an auditorium, playground, etc. \checkmark
- PM Narendra Modi has launched the Mahtari Vandan Yojana in Chhattisgarh. What is the purpose Q. of this scheme?
 - A) To provide financial assistance for married women
 - B) To provide free LPG connection for poor women
 - C) To provide free sanitary pad for girls
 - D) To provide 50,000 loans for skilled women

Answer : A

- ✓ PM Narendra Modi has launched the Mahtari Vandan Yojana in Chhattisgarh.
- ✓ The scheme has been launched in Chhattisgarh to provide financial assistance of Rs 1000 per month to eligible married women of the state as monthly DBT.
- \checkmark It has been envisioned to ensure economic empowerment of women, provide them financial security, promote gender equality and strengthen the decisive role of women in the family.
- The scheme will provide benefits to all eligible married women of the state who are above 21 years of age as of January 1, 2024.

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✓ Widows, divorced, and deserted women will also be eligible for this scheme. Around 70 lakh women will benefit from the scheme.

- Q. What is the theme of 'Jal Shakti Abhiyan: Catch the Rain 2024' campaign?
 - A) Valuing Water B) Jal Shakti se Vikas

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C) Nari Shakti se Jal Shakti D) Source Sustainability for Drinking Water

Answer : C

- ✓ The Union Minister for Jal Shakti, Gajendra Singh Shekhawat has launched the "Jal Shakti Abhiyan: Catch the Rain" campaign 2024.
- ✓ It is the fifth edition of the campaign. The launch of Catch the Rain Campaign was scheduled to be held at the NDMC Convention Centre in New Delhi.
- ✓ The theme of the Jal Shakti Abhiyan:Catch the Rain Campaign 2024 is Nari Shakti se Jal Shakti.
- ✓ This theme revolves around the role of Women in water Conservation as well as water management.
- The conducting body of the Catch the Rain Campaign is the National Water Mission, Department of Water \checkmark Resources, River Development & Ganga Rejuvenation in collaboration with the Department of Drinking Water & Sanitation.
- Which company has signed an MoU with the Ministry of Rural Development to train members of Q. Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)'s Women's Self Help Groups (SHGs) under the Lakhpati Didi Yojana?

A) Easy Trip Planner	B) IndiGo
C) IRCTC	D) Red Bus

Answer : A

- ✓ Easy Trip Planners partners with Ministry of Rural Development to empower self-help groups
- ✓ Easy Trip Planner Ltd.'s EaseMyTrip.com, signed an MoU with the Ministry of Rural Development to train members of Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)'s Women's Self Help Groups (SHGs) under the Lakhpati Didi Yojana.
- ✓ The initiative aims to focus on women-led skill development, fostering entrepreneurial skills and financial independence among rural women.
- Through the MoU, EaseMyTrip will train members of SHGs in 800 districts across India.



The eligibility criteria for selection includes basic knowledge of reading & writing English/Hindi and \checkmark familiarity with using a computer & browsing the internet.

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- ✓ The training will cover making travel reservations across all essential segments, including trains, buses, hotels and flights
- Who has been appointed as the chairman of the National Commission for Scheduled Castes (NCSC)? Q.
 - A) Vijay Sampla **B)** Kishor Makwana
 - C) Subhash Ramnath Pardhi D) Anju Bala

Answer : B

- ✓ Kishor Makwana has assumed the charge of Chairman of National Commission for Scheduled Castes (NCSC).
- ✓ While, Luv Kush Kumar also assumed the charge of Member of National Commission for Scheduled Castes (NCSC).
- ✓ Kishor Makwana was appointed by the President of India as the Chairman of the NCSC, Government of India.
- ✓ Makwana has previously served as the joint spokesperson of the Gujarat unit of the Bharatiya Janata Party (BJP).
- ✓ About National Commission for Scheduled Castes (NCSC)
- ✓ NCSC is a constitutional body. It was established to provide safeguards against exploitation of the Scheduled Castes (SC). Also, it has been done with the aim of promoting the social, educational, economic and cultural interests of SC.
- ✓ Established 19 February 2004
- ✓ Headquarters New Delhi
- ✓ Under Ministry of Social Justice and Empowerment
- ✓ Initially there was a provision in the Constitution for the appointment of a special officer under Article 338. The Commissioner for Scheduled Castes and Scheduled Tribes was appointed as the special officer.
- ✓ Article 338 was amended by the 89th Constitutional Amendment Act, 2003. Also, the then National Commission for SC and ST was replaced by two commissions from the year 2004. Which were:
- ✓ The National Commission for Scheduled Castes (NCSC) operates under the authority of Article 338.
- The National Commission for Scheduled Tribes (NCST) functions under the jurisdiction of Article 338A.

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Q. The Ministry of Defence has signed a ₹200 crore contract for anti-drone systems for the Indian Army and Indian Air Force (IAF) with which company?

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A) Bharat Electronics Limited B) Big Bang Boom Solutions Private Limited

C) Bharat Heavy Electricals Limited D) Hindustan Aeronautics Limited

Answer : B

- ✓ The Ministry of Defence has signed a ₹200 crore contract for anti-drone systems for the Indian Army and Indian Air Force (IAF) with Big Bang Boom Solutions Private Limited (BBBS).
- \checkmark This is the largest contract signed by the MoD under the Innovations for Defence Excellence (iDEX) initiative.
- ✓ The focus of the iDEX programme is to foster an ecosystem of innovation and technology development in defence.
- ✓ This order contracted to Big Bang Boom Solutions is a step in that direction and we are happy to have young companies support the nation's growth.

Which state/UT conducted All-Women Maritime Surveillance Mission? Q.

A) Andaman & Nicobar B) Tamil N	

C) Lakshadweep **D)** Karnataka

Answer : A

- ✓ The Andaman & Nicobar Command marked the 40th anniversary of INAS 318 and International Women's Day with a historic all-women maritime surveillance mission.
- ✓ The crew, consisting of Lt Cdr Shubhangi Swaroop, Lt Cdr Divya Sharma, and Lt Vaishali Mishra, showcased women's pivotal role in the Naval Air Arm.
- ✓ The event emphasized gender equality, as women officers handled pre-flight briefing, meteorological briefing, medical check-up, and Air Traffic Control.
- ✓ The mission's success reaffirms women's capability in executing independent operational tasks, reinforcing their crucial contributions to national defense.
- 'Gulf of Tonkin Incident', recently seen in the news, is related to which one of the following? Q.
 - A) Russia-Ukraine War **B)** Vietnam War
 - C) World War II D) Iran-Iraq War



Answer : B

- \checkmark China has officially revealed new territorial claims in the northern Gulf of Tonkin, a shared area with Vietnam.
- ✓ The crescent-shaped Gulf, located in the South China Sea, borders Vietnam's northwestern coast, China's Guangxi Zhuang Autonomous Region, and the Leizhou Peninsula and Hainan Island.
- ✓ Known as "Beibu Gulf" in Chinese and "Bac Bo Gulf" in Vietnamese, it connects with the South China Sea and Hainan Strait.
- ✓ Notably, the Gulf of Tonkin gained historical significance due to the 1964 Gulf of Tonkin Incident during the Vietnam War.
- Q. Union Minister of Science & Technology inaugurated the first-of-its-kind "National Speed Breeding Crop Facility" at which place?
 - A) Mohali, Punjab **B)** Varanasi, Uttar Pradesh
 - C) Bikaner, Rajasthan
- D) Indore, Madhya Pradesh

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Answer : A

- ✓ The Union Minister of Science & Technology inaugurated India's first National Speed Breeding Crop Facility at the National Agri-Food Biotechnology Institute (NABI) in Mohali, Punjab.
- ✓ The facility will revolutionize crop improvement programs by rapidly developing advanced crop varieties through speed breeding methods.
- ✓ Established in 2010, NABI is India's first Agri-Food Biotechnology Institute, dedicated to catalyzing transformations in the agri-food sector.
- ✓ NABI has actively contributed to initiatives like 'Atal Jai Anusandhan Biotech (UNaTI) Mission' and Biotech Kisan Hubs for various regions.
- Sea6 Energy launched the world's first large-scale mechanized tropical seaweed farm in which Q. country?
 - A) Maldives

C) Malaysia

B) Singapore

D) Indonesia

Answer : D

✓ Sea6 Energy launched the world's first large-scale mechanized tropical seaweed farm in Lombok, Indonesia.

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The farm is located off Ekas, on the island of Lombok. \checkmark



✓ Sea6 Energy is a Bangalore-based company that specializes in cultivating and processing tropical seaweed species.

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- \checkmark The company has developed a cultivation mechanism called the Sea Combine, which can harvest and replant seaweed in deep ocean waters.
- They also have technologies to convert seaweed into environmentally friendly products. \checkmark
- Ministry of Rural Development signed an MoU with which institute to formalize their partnership 0. in applications of geospatial technology & AI?

B) IIT Delhi

A) IIT Kanpur

C) IIM Ahmedabad **D) IIT Roorkee**

Answer : B

- ✓ The Ministry of Rural Development and IIT Delhi signed an MoU for rural advancement through geospatial technology and AI.
- ✓ Led by Shri Amit Kataria and Prof. Manabendra Saharia, the collaboration focuses on "BhuPRAHARI" project under MGNREGA.
- ✓ Officials, including Shri Shailesh Kumar Singh and Prof. Rangan Banerjee, highlighted the partnership's significance in enhancing MGNREGA's efficiency and transparency.
- ✓ The integration of advanced tech aims to modernize rural development processes, ensuring accountability and optimal resource allocation.
- Q. Which Union Minister launched the credit assistance program for Jan Aushadhi Kendras?
 - A) Dr. Mansukh Mandaviya **B) Smriti Irani**
 - **C)** Anurag Thakur D) Giriraj Singh

Answer : A

- ✓ Union Minister of Chemicals and Fertilizers and Health and Family Welfare, Dr. Mansukh Mandaviya inaugurated a loan assistance program for Jan Aushadhi Kendras.
- ✓ Under this, an agreement was also signed between Small Industries Development Bank of India (SIDBI) and Pharmaceuticals and Medical Devices Bureau of India (PMBI).

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Q. India recently signed an agreement with which country to establish a Joint Economic and Trade **Committee?**

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- **B)** South Africa A) Kenya
- C) Argentina **D)** Dominican Republic

Answer : D

- ✓ India has recently signed the protocol for the establishment of Joint Economic and Trade Committee (JETCO) with the Dominican Republic.
- ✓ The Union Cabinet had approved the proposal to sign the said protocol for the establishment of JETCO on January 24 this year.
- ✓ The Dominican Republic is a Caribbean nation.
- Q. Where did PM Modi lay the foundation stone of India's first commercial semiconductor fabrication service?

A) Punjab	B) Rajasthan
C) Uttar Pradesh	D) Gujarat

Answer : B

- ✓ PM Modi laid the foundation stone of Tata-Powerchip Semiconductor Manufacturing Corp's chip fabrication unit in Dholera Rajasthan.
- ✓ This will be India's first commercial semiconductor fabrication service.
- ✓ This includes three projects worth more than Rs 1.25 lakh crore.
- The capacity of the Dholera unit will be 50,000 wafer starts per month \checkmark
- Q. Who recently inaugurated the regional airline service Fly91?
 - A) Amit Shah

B) S Jaishankar

C) Rajnath Singh

- D) Jyotiraditya Scindia

Answer : D

✓ Union Civil Aviation and Steel Minister Jyotiraditya M. Scindia inaugurated Fly91, a regional airline service and flagged off the first flight between Manohar International Airport in Goa and the Agatti Islands of Lakshadweep.



- ✓ Airline Fly91 will start commercial services on March 18. Fly91 is a Goa-based airline, its MD and CEO is Manoj Chacko
- Q. Who has inaugurated 15 airport projects, including the revamped Terminal 1 of the Indira Gandhi International Airport in Delhi, worth over Rs.9,800 crore?
 - A) Draupadi Murmu **B)** Narendra Modi
 - C) Amit Shah

D) Nirmala Sitharaman

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Answer : B

- ✓ Prime Minister Narendra Modi has inaugurated 15 airport projects, including the revamped Terminal 1 of the Indira Gandhi International Airport in Delhi, worth over Rs.9,800 crore.
- ✓ The project virtually launched by the PM during an event at Uttar Pradesh's Azamgarh included 12 new terminal buildings of Pune, Kolhapur, Gwalior, Jabalpur, Delhi, Lucknow, Aligarh, Azamgarh, Chitrakoot, Moradabad, Shravasti and Adampur Airports.
- ✓ Additionally, foundation stones were laid for new terminal buildings at Kadapa, Hubballi, and Belagavi airports, signaling a significant boost to India's aviation infrastructure.
- ✓ In the fiscal year 2023-24, the Airports Authority of India (AAI) has already operationalized state-of-the-art new integrated terminal buildings at Chennai, Port Blair, Surat, and Tiruchirappalli Airports

AIRPORT IN NEWS 2023-24

- Prime Minister Narendra Modi has inaugurated 15 airport projects, including the revamped Terminal 1 of the Indira Gandhi International Airport in Delhi, worth over Rs.9,800 crore
- Cochin International Airport Limited has signed an agreement with Bharat Petroleum (BPCL) for the Green Hydrogen Project.
- Supreme Court recently agreed to hear a curative petition filed by the Airports Authority of India (AAI) against the multinational conglomerate GMR Group concerning the operational management of Nagpur's Babasaheb Ambedkar International Airport.
- So far, 519 air routes are being operated across the country under the regional level air connectivity scheme (RCS) 'Ude Deshka Aam Nagrik' (UdeDeshkaAamNagrik-UDAN).
- Government of India has officially given the status of 'International Airport' to Surat Airport in Gujarat.
- Thiruvananthapuram Airport Honored with Excellence Award for its Quality Initiatives.



Bengaluru and Delhi Airports have jointly bagged the 'Best Airport of the Year' at the Wings India Awards 2024 in the Civil Aviation Sector.

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- > Prime Minister Narendra Modi inaugurated a new terminal building at Tiruchirappalli International Airport in Tamil Nadu.
- Union Cabinet has approved the proposal to declare Surat Airport an international airport.
- ▶ 58 Airports in the country have been covered under Krishi Udan Scheme.
- > Deoghar Airport in Jharkhand is the first airport in the country to land a commercial aircraft in low visibility.
- > Larsen and Toubro (L&T) Construction have secured a large order to construct the greenfield Bhogapuram International Airport project in Andhra Pradesh.
- > The largest airport in the world is the king Fahd International Airport, located in Dammam, Saudi Arabia which covers an area of about 300 sq.
- Minister of Civil Aviation, Shri Jyotiraditya M Scindia inaugurated Utkela Airport owned by the Government of Odisha.
- Guwahati's Lokpriya Gopinath Bordoloi International Airport became the first airport in the northeast to get 'Digi Yatra' facility.
- > Prime Minister Narendra Modi will inaugurate Gujarat's first greenfield airport at Hirasar near Rajkot.
- Government of India has given 'in-principle' approval for setting up 21 new greenfield airports.
- Consider the following statements regarding the Electric Mobility Promotion Scheme 2024: **Q**.
 - 1. It is an initiative of the Union Ministry of Heavy Industries.
 - 2. It is a fund-limited scheme to accelerate the adoption of Electric Vehicles in 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 Union Ministry of Heavy Industries announces Electric Mobility Promotion Scheme 2024.
- ✓ It aims to further accelerate the adoption of Electric Vehicles in the country.



✓ This is a fund-limited scheme with a total outlay of Rs. 500 crore for the period of 4 months, w.e.f. 1st April 2024 till 31st July 2024.

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- ✓ It is for faster adoption of electric two-wheeler (e-2W) and three-wheeler (e-3W) to provide further impetus to the green mobility and development of electric vehicle (EV) manufacturing eco-system in the country.
- ✓ Eligible EV categories:
- ✓ Two Wheelers (electric) (e-2W)
- ✓ Three-wheeler (electric) including registered e-rickshaws & e-carts and L5 (e-3W)
- ✓ With greater emphasis on providing affordable and environment friendly public transportation options for the masses, scheme will be applicable mainly to those e-2W and e-3Ws registered for commercial purposes.
- ✓ Further, in addition to commercial use, privately or corporate owned registered e-2W will also be eligible under the scheme.
- ✓ To encourage advance technologies, the benefits of incentives, will be extended to only those vehicles which are fitted with advanced battery.
- ✓ Nodal Ministry: Ministry of Heavy Industries
- Consider the following statements with reference to the 'Vocal for Local' Initiative: 0.

1. It is an initiative of the Union Ministry of Commerce and Industry.

2. As a part of this initiative, local products from 500 aspirational blocks have been mapped and consolidated under Aakanksha brand.

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

- ✓ NITI Aayog recently launched the 'Vocal for Local' initiative under its Aspirational Blocks Programme.
- ✓ About 'Vocal for Local' Initiative:
- ✓ It is an initiative of NITI Aayog under its Aspirational Blocks Programme to encourage a spirit of selfreliance among the people and propel them towards sustainable growth and prosperity.
- ✓ As a part of this initiative, local products from 500 aspirational blocks have been mapped and consolidated under the Aakanksha brand.
- ✓ Aakanksha is an umbrella brand, which could be supplemented into multiple sub-brands that have the potential to create an international market.



✓ In order to encourage these products, a dedicated window for the Aspirational Blocks Programme under the brand name Aakanksha has been established on the Government e-Marketplace (GeM) portal.

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- ✓ The partners will also provide technical and operational support for the facilitation of e-commerce onboarding, establishing linkages, financial/digital literacy, documentation/certification, and skill enhancement, among others.
- With reference to the Global Methane Tracker 2024, consider the following statements: 0.
 - 1. It is released by the United Nations Environment Programme (UNEP).
 - 2. The United States leads in methane emissions from oil and gas operations.
 - 3. China leads in methane emissions from coal operations.

How many of the above statements are correct?

- A) Only one B) Only two
- C) All three

Answer : B

✓ Methane emissions from fuel use in 2023 were close to being the highest ever at 120 million tonnes (Mt), according to the International Energy Agency's (IEA) Global Methane Tracker 2024.

D) None

- ✓ About Global Methane Tracker:
- ✓ It is an annual report released by the International Energy Agency (IEA).
- ✓ It is based on the most recently available data on methane emissions from the energy sector and incorporates new scientific studies, measurement campaigns, and information collected from satellites.
- ✓ Highlights of Global Methane Tracker 2024:
- ✓ Methane emissions from fuel use in 2023 were close to being the highest ever at 120 million tonnes (Mt). This is a small rise compared to 2022.
- ✓ Bioenergy, a form of renewable energy generated by plant and animal waste, caused another 10 million tons of emissions.
- ✓ Of the 120 Mt of methane that escaped into the atmosphere, around 80 million tons of methane emissions came from just 10 countries. The United States leads in methane emissions from oil and gas operations and is "closely followed" by Russia. China, on the other hand, leads in emissions from coal operations.
- The world needs to slash methane emissions from fossil fuels by 75 percent by 2030 to achieve the Paris Agreement goal of limiting warming to 1.5°C.

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The IEA estimated that this goal would require about \$170 billion in spending. This is less than 5 percent of \checkmark the income generated by the fossil fuel industry in 2023.

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- Q. Consider the following statements regarding the PB-SHABD Platform:
 - 1. It has been designed to provide daily news feeds in video formats to the subscribers.
 - 2. Its service is being offered free of cost for the first year.
 - 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

- ✓ Union Minister of Information and Broadcasting launched PB-SHABD, a news sharing service from Prasar Bharati and websites of DD News and Akashvani News as well as updated News on Air mobile app at an event in National Media Centre, New Delhi.
- Prasar Bharti Shared Audio Visuals for Broadcast and Dissemination (PB-SHABD) platform has been designed to provide daily news feeds in video, audio, text, photo and other formats to the subscribers from media landscape.
- ✓ It is powered by the vast network of Prasar Bharati reporters, correspondents and stringers, the service would bring you the latest news from different parts of the country.
- ✓ It will be a single point source of news content for all organizations.
- ✓ SHABD service is being offered free of cost for the first year as an introductory offer and will provide news stories in all major Indian languages across fifty categories.
- ✓ What is Prasar Bharti?
- ✓ It is the Public Service Broadcaster of the country.
- ✓ It is a statutory autonomous body established in 1997 under the Prasar Bharati Act.
- ✓ Objective: To conduct public broadcasting services intended to inform and entertain the public.
- ✓ It comprises the Doordarshan Television Network and All India Radio, which were earlier media units of the Ministry of Information and Broadcasting.

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✓ Headquarter: New Delhi



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- Q. With reference to Small and Medium Real-Estate Investment Trusts, consider the following statements:
 - 1. It aims to regulate the fractional ownership industry and safeguard investor interests.
 - 2. The minimum subscription size of this scheme unit will be 50 lakh rupees.

3. It requires a minimum of 200-unit holders, excluding the investment manager, its related parties and associates.

How many of the above statements are correct?

A) Only one	B) Only two
C) All three	D) None

Answer : B

- ✓ The Securities and Exchange Board of India (SEBI) recently introduced amendments to the REIT Regulations of 2014, outlining provisions for the establishment of small and medium real-estate investment trusts, known as SM REITs or micro REITs.
- ✓ These are specialised real estate investment trusts that differ from conventional REITs in their scale and focus.
- ✓ Aim: To regulate the fractional ownership industry and safeguard investor interests, incorporating both commercial and residential properties within the new framework.
- ✓ The minimum subscription size of this scheme unit will be 10 lakh and treated as one unit.
- ✓ The SM REIT scheme requires a minimum of 200 unit holders, excluding the investment manager, its related parties and associates.
- ✓ An investment manager responsible for setting up an SM REIT is required to have a net worth of at least
 ₹20 crore, and a separate trustee will be appointed for oversight.
- ✓ The micro REITs will be able to list with an asset value of at least Rs 50 crore and a maximum of Rs 500 crore.
- ✓ These funds are to be used for acquiring and managing real estate assets, generating income for the investors.
- The ownership of these assets will be structured through one or more schemes, each operating under Special Purpose Vehicles (SPVs).
- ✓ While traditional REITs primarily invest in large-scale commercial properties, such as office buildings and shopping malls, SM REITs concentrate on smaller and medium-sized properties with lower value.
- ✓ Hence only statements 1 and 3 are correct.

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Q. The committee formed on 'One Nation One Election' submitted its report, who is the chairman of this committee?

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- A) Raghuram Rajan B) Ramnath Kovind
- **C)** Soumya Swaminathan

D) Urjit Patel

Answer : B

- ✓ The committee formed for 'One Nation One Election' submitted its report to President Draupadi Murmu.
- ✓ This committee was formed under the chairmanship of former President Ramnath Kovind.
- ✓ This panel was constituted on 2 September 2023.
- ✓ This report has been prepared by an 8-member committee under the leadership of former President Kovind.
- ✓ Apart from the former President, the committee also includes Home Minister Amit Shah and former MP Ghulam Nabi Azad
- Q. Which bank has launched the Earth Green Term Deposit Scheme, aimed at raising deposits for financing eligible environment-friendly projects and sectors?
 - A) Karur Vyasya Bank
 - **B)** Bank of Baroda
 - C) Union Bank of India
 - D) Indian Overseas Bank

Answer: B

- Bank of Baroda (BoB) has launched the BoB Earth Green Term Deposit Scheme, aimed at raising deposits for financing eligible environment-friendly projects and sectors.
- ✓ The scheme offers customers the dual benefits of stable financial returns and contribution to a greener planet.
- ✓ It offers annual interest rates, ranging from 6.75 per cent for a tenure of 12 to 18 months to 7.15 per cent for 777 days.
- ✓ Additionally, for longer tenures of 1,111 days, 1,717 days, and 2,201 days, the interest rates are set at 6.40 per cent per annum.
- ✓ Funds collected through this scheme will be directed towards financing green initiatives such as renewable energy.

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BOB IN NEWS 2023-24

- Bank of Baroda (BoB) has launched the BoB Earth Green Term Deposit Scheme, aimed at raising deposits for financing eligible environment-friendly projects and sectors.
- Bank of Baroda (BOB) said the Reserve Bank of India (RBI) has decided to waive the ₹5 crore penalty that was previously imposed on it due to a shortfall in soiled note remittances.
- > Bank of Baroda (BoB) has raised ₹5,000 crore through the issuance of long-term infrastructure bonds.
- Bank of Baroda's wholly-owned subsidiary for cards, 'BOB Financial Solutions Limited', has been rebranded as 'BOBCARD Limited' with the tagline "Credit Reimagined".
- Bank of Baroda has launched the Bob LITE Savings Account, a lifetime zero-balance savings bank account, as part of its festive campaign.
- > Bank of Baroda launched its new 'bob-360 deposit scheme'.
- RBI has taken a significant step to address supervisory concerns by ordering Bank of Baroda (BoB) to immediately halt the onboarding of new customers onto their mobile app, 'bob World.
- Bank of Baroda (BoB) has enabled the UPI ATM facility at over 6,000 ATMs across the country.
- Debadatta Chand has assumed charge as the managing director and chief executive officer of Bank of Baroda (BoB).
- BoB introduces the BoB LITE Savings Account, offering customers the flexibility of a lifetime no minimum balance requirement.
- Bank of Baroda (BOB)
- ➢ Founded : 1908
- Founder : Sayajirao Gaekwad III
- Headquarters : Vadodara, Gujarat
- MD & CEO : Debadatta Chand
- Tagline : India's International Bank

Q. Which bank has introduced 'PayWear,' a new wearable payment solution, available on Mastercard?

A) Bandhan Bank

B) ICICI Bank

C) HDFC Bank

D) IndusInd Bank

Answer : D

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 \checkmark IndusInd Bank has introduced 'Indus PayWear,' a new wearable payment solution, available on Mastercard.

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- ✓ These wearables enable users to tokenise their IndusInd Bank cards for tap-and-pay transactions at contactless Point-of-Sale (PoS) terminals worldwide.
- ✓ Indus Paywear aims to deliver unparalleled flexibility, convenience, and security to users. It is a fine example of how Mastercard leverages its expertise to allow consumers the power to choose between and make payments using their favorite wearable device.

INDUSIND BANK IN NEWS 2023-24

- > IndusInd Bank has introduced 'Indus PayWear,' a new wearable payment solution, available on Mastercard.
- IndusInd Bank Introduces 'Samman RuPay Credit Card' for Government Employees.
- > IndusInd Bank Introduces 'Indus Solitaire Program' for the Diamond Industry.
- IndusInd Bank Launches 'IndusInd Bank Platinum RuPay Credit Card' on UPI.
- > IndusInd Bank has agreed to a multi-year sponsorship deal with the International Cricket Council (ICC). The deal is set to be valued at \$20-24 million (approximately Rs 160-200 crore).
- > Reserve Bank of India (RBI) has granted its approval for Poonawalla Fincorp's collaboration with IndusInd Bank to issue a co-branded credit card.
- > IndusInd Bank has launched the 'IndusInd Bank eSvarna', India's first Corporate Credit Card on RuPay network.
- IndusInd Bank
- Founded : 1994
- Founder : S.P. Hinduja
- Headquarters : Mumbai, Maharashtra,
- MD & CEO : Sumant Kathpalia
- Tagline : We Make You Feel Richer
- Which organization has received \$24.5 million from Green Climate Fund (GCF) for anchored project Q. 'Avaana Sustainability Fund (ASF)'?

A) SEBI **B) SIDBI**

C) NABARD **D) IRDAI**

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Answer: B

- ✓ Small Industries Development Bank of India (SIDBI) has received \$24.5 million from Green Climate Fund (GCF) for its maiden anchored project `Avaana Sustainability Fund (ASF)' valued at \$120 million.
- ✓ GCF, a pivotal component of the historic Paris Agreement, is the world's largest climate fund.
- ✓ The primary aim of the ASF project is to invest in early-stage companies harnessing technology-led innovation to spur climate solutions and sustainability in India
- ✓ Anticipated outcomes include significant contributions to climate change mitigation, adaptation, and the enhancement of resilience in vulnerable sectors of the Indian economy.
- ✓ Small Industries Development Bank of India (SIDBI)
- ✓ Founded : 2 April 1990
- ✓ Headquarteres : Lucknow, Uttar Pradesh
- ✓ Chairman & MD : Siva S Ramann
- Q. The Competition Commission of India (CCI) has approved the merger of a financial technology company, Garagepreneurs Internet Pvt Ltd with which Small Finance Bank?
 - A) North East Small Finance Bank Limited
 - B) Fincare Small Finance Bank Limited
 - C) Capital Small Finance Bank Limited
 - D) AU Small Finance Bank Limited

Answer : A

✓ The Competition Commission of India (CCI) has approved the merger of a financial technology company, Garagepreneurs Internet Pvt Ltd with the North East Small Finance Bank.

✓ The proposed transaction comprises the merger of a financial technology company, GIPL (including Quadrillion Finance Pvt Ltd (QFPL) (an NBFC-SI-ICC) and Intergalactory Foundry Pvt Ltd (IFPL) with North-East Small Finance Bank (NESFB) (including RGVN (North-East) Microfinance Ltd (RGVN)), pursuant to the composite scheme of amalgamation to be filed before the jurisdictional National Company Law Tribunal and certain related transactions.

Q. Tata Power Solar Systems Limited (TPSSL) has completed India's largest Solar and Battery Energy Storage Systems (BESS) project in which state?

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A) Bihar	B) Jharkhand
C) Chhattisgarh	D) Andhra Pradesh



Answer : C

✓ Tata Power Solar Systems Limited (TPSSL), a subsidiary of Tata Power Renewable Energy Limited (TPREL), has completed India's largest Solar and Battery Energy Storage Systems (BESS) project at Rajnandgaon in Chhattisgarh.

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- ✓ It comprises a 100 MW Solar PV Project and a 120 MWh Utility Scale Battery Energy Storage System (BESS).
- TPSSL secured the Rs 945 crore project from SECI in December 20 21, handling engineering, construction, and commissioning of the project.
- The project anticipates generating 243.53 million energy units annually, cutting carbon emissions by 4.87 million tonnes over 25 years, aligning with India's renewable energy targets.
- ✓ Tata AutoComp Systems Limited supplied the BESS, reflecting a commitment to excellence and collaboration
- Q. Who has been selected as the new Election Commissioner?

A) Sukhbir Sandhu	B) Gyanesh Kumar
C) Rajeev Sinha	D) Both (A) and (B)

Answer : D

- ✓ Prime Minister Narendra Modi's led three-member selection panel appointed Gyanesh Kumar and Sukhbir Singh Sandhu as the new Election Commissioners in the Election Commission of India. However, the Opposition member of the panel, Congress leader Adhir Ranjan Chowdhury, expressed his dissent, questioning the process adopted for the appointment of the Election Commission members.
- ✓ The new members have been appointed under the newly enacted Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service and Term of Office) Act 2023; The act has been challenged in the Supreme Court.
- ✓ Election Commission of India
- ✓ The Election Commission of India is a constitutional body constituted on 25 January 1950 under Article 324 of the constitution. It consists of a Chief Election Commissioner and other members as the President may appoint.



✓ At present, the Election Commission of India consists of three members. The Chief Election Commissioner is Rajiv Kumar. The other Election Commissioner, Arun Goel, recently resigned from his post, while Anup Pandey retired on 15 February 2024.

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- ✓ Term of the Election Commission members
- ✓ The Chief Election Commissioner and other Election Commissioners hold office for six years from the date they assume their office or until they attain sixty-five years, whichever is earlier.
- ✓ About the new Election Commissioner
- ✓ Gyanesh Kumar and Sukhbir Singh Sandhu are both retired IAS officers. Gyanesh Kumar retired as the Secretary of the Ministry of Cooperation.Sukhbir Singh Sandhu retired as the Chief Secretary of Uttarakhand.
- ✓ Appointment of the Election Commissioner
- ✓ According to the Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service and Term of Office) Act 2023, the members of the Election Commissions are appointed by the President on the recommendation of a search committee.
- ✓ The search committee consists of
- ✓ Prime Minister as the Chairperson of the committee
- ✓ A Union Cabinet minister appointed by the Prime Minister as a member.
- ✓ Leader of the Opposition in the Lok Sabha as a member;

Who has been honored with the award of Outstanding Male Cricketer of the Year for New Zealand? **Q**.

- A) Tim Southee
- **B)** Rachin Ravindra
- C) Daryl Mitchell
- D) Will Young

Answer : B

- ✓ Rachin Ravindra and Mellie Kerr were honored as New Zealand's outstanding male and female cricketers respectively at the ANZ New Zealand Cricket Awards ceremony held in Christchurch.
- ✓ Rachin was awarded the Sir Richard Hadlee Medal after being selected as the outstanding male cricketer. He has become the youngest player to receive this award.



Q. With the recent operationalization of 10 new Vande Bharat trains, how many Vande Bharat trains are now running across India?

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- A) 80 B) 90
- C) 99 D) 102

Answer : D

- ✓ After the recent induction of 10 new Vande Bharat trains in Ahmedabad, a total of 102 Vande Bharat trains are now running across India, covering more than 250 districts of the country.
- ✓ Vande Bharat is an indigenously designed and manufactured semi high speed, self-propelled train.
- ✓ The country's first 'Vande Bharat Express' train was flagged off by PM Narendra Modi on the New Delhi -Kanpur - Allahabad - Varanasi route in February 2019.
- Q. Why is March 14 celebrated as the International Day of Mathematics?
 - A) It commemorates the birth of Srinivasa Ramanujan.
 - B) It commemorates the establishment of the International Mathematical Union (IMU).
 - C) To recognize the mathematical constant, Pi.
 - D) To commemorate the invention of zero

Answer : C

- ✓ The International Day of Mathematics (IDM) is celebrated every year on 14 March.
- ✓ About International Day of Mathematics:
- ✓ International Day of Mathematics, or Pi Day, is celebrated on March 14 every year to recognize the mathematical constant, Pi.
- ✓ The day is celebrated by mathematics enthusiasts and educators worldwide to recognize and appreciate the significance of mathematics in our lives.
- ✓ The theme of International Day of Mathematics 2024 is 'Playing with Math'.
- ✓ Why March 14?
- \checkmark The approximate value of Pi is 3.14.
- ✓ The date, when written in the format of month/day (3/14), matches the first three digits of the mathematical constant.
- ✓ UNESCO marked Pi Day as the 'International Day of Mathematics' during its general conference in 2019.



✓ Mathematician and physicist Albert Einstein, known for the "General Theory Of Relativity," was born on Pi Day in 1879.

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- Q. Consider the following statements with reference to the Atmospheric Research Testbed:
 - 1. It is established by the Indian Space Research Organisation.
 - 2. It will have in-situ instruments to provide observations of convection, clouds and precipitation. 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, Minister of Earth Sciences virtually inaugurated the first phase of the Atmospheric Research Testbed in Central India (ART-CI) in Schore district in Madhya Pradesh.
- ✓ It is established by Indian Institute of Tropical Meteorology (IITM), MoES at Silkheda for better understanding on processes governing monsoon convection.
- ART-CI will have an extensive set of remote-sensing and in-situ instruments that will provide continuous observations of convection, clouds, precipitation, soil moisture, radiation, microphysics to capture major modes of variability.
- A Ka-band cloud radar and a C-band doppler weather radar will also help track the movement of rainbearing systems over this zone.
- Consider the following statements with reference to the Devin AI: Q.
 - 1. It is the world's first AI software engineer.
 - 2. It has been developed by Google for software development.
 - Which of the statements given above is/are correct?
 - A) 1 only

- B) 2 only
- C) Both 1 and 2
- Answer : A
- ✓ A US-based company called Cognition has announced the launch of a new artificial intelligence chatbot called Devin which it claims to be world's first fully autonomous AI software engineer.

D) Neither 1 nor 2

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- ✓ It is the world's first AI software engineer.
- ✓ What can Devin do?
- ✓ The AI agent comes with some advanced capabilities in software development, including coding, debugging, problem-solving, etc.
- It uses machine learning algorithms to constantly learn and improve its performance and adapt according to new challenges.
- Q. Who has been honored with the 'IAA Golden Compass Award 2024?
 - A) Sreelakshmi Suresh B) Srinivasan Swamy
 - C) Peyush Bansal

Answer : B

- ✓ Srinivasan Swamy receives 2024 IAA Golden Compass Award
- Srinivasan K. Swamy, CMD of integrated marketing services company RK Swami Ltd. has been presented with IAA Goden Compass Award at the 45th IAA World Congress held in Penang, Malaysia.

D) Divya Gandotra Tandon

- ✓ Penang Governor Tun Ahmad Fuzi Abdul Razak presented the award to Mr. Swamy.
- ✓ The award honours those who have significantly contributed to the world stage in the field of marketing, advertising and media
- ✓ This is the first time this award is being bestowed upon an Indian industry leader.
- ✓ About the International Advertising Association (IAA)
- ✓ Established- 1938
- ✓ Headquarters- New York, USA
- Q. India's Vishnu Saravanan won the gold medal at the Europa Cup 2024 in the ILCA 7 category in Mallorca, Spain. He is related to which sport?
 - A) Tennis

B) Sailing

C) Badminton

D) Hockey

Answer : B

- ✓ Indian sailor Vishnu Saravanan won the gold medal at the Europa Cup 2024 in the ILCA 7 category in Mallorca, Spain.
- The event was organised by Reial Club Nautic Port de Pollenca. Saravanan topped the 91-boat race with 17 net points.



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- ✓ Australia's Lawson McAullay won the bronze with 22 net points at the event.
- The ILCA7 is a category within the ILCA -International Laser Class Association sailing class. \checkmark
- ✓ Saravanan became the first Indian sailor to qualify for successive Olympics
- Who has been appointed as thenew Director General of Indian Sugar & Bio-energy Manufacturers Q. **Association (ISMA)?**

A) Sanjay Kumaran

B) Deepak Ballani

C) Trishneet Arora

D) Utkarsh Kawatra

Answer : B

- ✓ Industry body Indian Sugar & Bio-energy Manufacturers Association (ISMA) has announced the appointment of Deepak Ballani as its new Director General.
- \checkmark With over 25 years of extensive experience in public policy, government affairs, and organizational management, Ballani assumes this pivotal role with a wealth of expertise.
- ✓ Prior to joining ISMA, Ballani served as the Director General at the All-India Plastics Manufacturers Association, where he spearheaded policy advocacy, government affairs management, and international partner management
- Q. Reserve Bank of India (RBI) has imposed a penalty of Rs 1.4 crore on which bank for non-compliance with certain regulatory norms in March 2024?
 - A) Bank of India **B)** Karur Vyasya Bank
 - C) Bank of Baroda
- D) Indian Overseas Bank

Answer : A

- ✓ The Reserve Bank of India (RBI) has imposed a penalty of Rs 1.4 crore on Bank of India for non-compliance with certain regulatory norms.
- ✓ It has also imposed a penalty of Rs 29.55 lakh on private sector lender Bandhan Bank for non-compliance with certain directions.
- ✓ The penalty on Bank of India has been imposed for non-compliance with the RBI's directions related to 'interest rate on deposits', 'customer service in banks', 'interest rate on advances', and contravention of provisions of Credit Information Companies Rules 2006.
- ✓ The RBI said statutory inspection for supervisory evaluation of the bank was conducted by it with reference to its financial position as on March 31, 2021 and March 31, 2022.

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BOI IN NEWS 2023-24

- Reserve Bank of India (RBI) has imposed a penalty of Rs 1.4 crore on Bank of India for noncompliance with certain regulatory norms.
- Former LIC Chairman M.R. Kumar has been appointed as part-time non-official director and nonexecutive chairman of Bank of India (BOI).
- Bank of India (BoI) has launched an exclusive savings bank product for women (Nari Shakti Savings Account) with an independent source of income.
- > Bank of India has inaugurated its IFSC Banking Unit (IBU) at GIFT SEZ area in Gandhinagar
- Rajneesh Karnatak has been appointed as the MD & CEO of the Bank of India (BOI) with effect from April 29, 2023.
- ➢ He replaces Atanu Kumar Das.
- ۶
- Bank of India has launched a 'Centralized Pool Buy-Out and Co-Lending Cell' to boost priority sector lending in Mumbai, Maharashtra.
- Bank of India, one of the largest public sector banks (PSBs) in the country, has become the first bank to officially roll out Mahila Samman Savings Certificate (MSSC) scheme..
- Bank of India (BOI)
- Founded : 7 September 1906
- Founder : Ramnarain Ruia
- Headquarters : Mumbai
- MD & CEO : Rajneesh Karnatak
- > Tagline : Relationship beyond Banking

PENALTY IN NEWS 2023-24

- Reserve Bank of India (RBI) has imposed a penalty of Rs 1.4 crore on Bank of India for noncompliance with certain regulatory norms.
- Paytm's trouble escalated further with the Financial Intelligence Unit-India slapping a ₹5.49 crore penalty on Paytm Payments Bank Ltd (PPBL) for violating Prevention of Money Laundering Act (PMLA) obligations

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Reserve Bank of India (RBI) has decided to waive the ₹5 crore penalty that was previously imposed on Bank of Baroda.

Bank | SSC | Railway | Government Exam Visit : www.AparchitExamWarriors.Com

- > RBI imposes Rs 8.8 lakh penalty on Power Finance Corporation for non-compliance.
- > Directorate General of Civil Aviation (DGCA) has fined Air India ₹1.1 crore for safety violations on certain flights.
- > RBI took regulatory action imposing penalties on Bank of America, N.A. and HDFC Bank Ltd. for violations of specific norms.
- > RBI has imposed a penalty of Rs. 10,000 on Bank of America, N.A. for violating the reporting requirements under the liberalized Remittances Scheme of FEMA 1999.
- > HDFC Bank Ltd also faced a penalty of Rs.10,000 for violating directions related to the acceptance of deposits from non-residents.
- ▶ RBI Imposes ₹2.5 Crore Penalty On L&T Finance For Non Compliance.
- > This penalty has been levied due to non-compliance with specific provisions of the Non-Banking Financial Company.
- RBI Imposes ₹5.4 Crore Penalty On Paytm Payments Bank.
- > Paytm Payments Bank was penalized for "non-compliance with certain provisions of the 'Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016'."
- > Reserve Bank of India (RBI) has imposed a penalty or ₹12.19 crore on ICICI Bank and ₹3.95 crore on Kotak Mahindra Bank for non-compliance of certain regulatory norms.

Consider the following statements with reference to the Human Development Index: Q.

1. It is released by the World Economic Forum.

2. It measures country's average achievements in three basic aspects namely health, knowledge and standard of living.

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



✓ India has moved up a rank on the global Human Development Index (HDI), according to the United Nations Development Programme (UNDP) report 'Breaking the gridlock: Reimagining cooperation in a polarised world' released on March 13.

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- ✓ It is a summary composite measure of a country's average achievements in three basic aspects of human development: health, knowledge and standard of living.
- ✓ It is a measure of a country's average achievements in three dimensions of human development:
- a long and healthy life, as measured by life expectancy at birth; \checkmark
- knowledge, as measured by mean years of schooling and expected years of schooling; and \checkmark
- a decent standard of living, as measured by GNI per capita in PPP terms in US\$. \checkmark
- ✓ The HDI sets a minimum and a maximum for each dimension, called "goalposts", then shows where each country stands in relation to these goalposts.
- This is expressed as a value between 0 and 1. The higher a country's human development, the higher its HDI \checkmark value.
- ✓ The HDI is the geometric mean of normalized indices for each of the three dimensions.
- The HDI also embodies Amartya Sen's "capabilities" approach to understand human well-being, which emphasizes the importance of ends (like a decent standard of living) over means (like income per capita).
- Since 1990, the United Nations Development Programme (UNDP) has been publishing the Human \checkmark Development Report every year and HDI is part of this report.
- What is the rank of India in the recently released Global Human Development Index? **Q**.

A) 110	B) 144
C) 125	D) 134

Answer : D

- ✓ India's ranking on the United Nations Human Development Index (HDI) improved by one position in 2022 to 134 out of 193 countries ranked compared to 135 out of 191 countries in 2021.Switzerland has been ranked number one.
- ✓ The Human Development Index (HDI)
- ✓ About
- \checkmark It is a statistical composite (first published in 1990 by the UNDP) index, which measures average achievement of a country in 3 basic dimensions
- Background \checkmark

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✓ It was developed by Pakistani economist Mahbub ul Haq and is now used to assess a country's development as part of the United Nations Development Programme's Human Development Report.

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- ✓ Along with HDI, HDR also presents:
- ✓ Multidimensional Poverty Index (MPI),
- ✓ Inequality-adjusted Human Development Index (IHDI),
- ✓ Gender Inequality Index(GII) since 2010 and
- ✓ Gender Development Index (GDI) since 2014.
- ✓ Th HDI also embodies Amartya Sen's "capabilities" approach to understand human well-being, which emphasizes the importance of ends (like a decent standard of living) over means (like income per capita).
- ✓ Key Highlights of the HDR 2023/24 India specific
- \checkmark Theme of the report
- ✓ Recently released 2023/24 Human Development Report (HDR) was titled as "Breaking the Gridlock: Reimagining Cooperation in a Polarized World."
- ✓ India's ranking
- \checkmark India ranked 135 in 2021. It had moved up to 134 in 2022.
- ✓ India in the medium human development category
- ✓ Between 1990 and 2022, the country saw its HDI value increase by 48.4 percent, from 0.434 in 1990 to 644 in 2022.
- ✓ India's performance on various indicators
- ✓ India's life expectancy at birth has slightly improved from 67.2 years in 2021 to 67.7 years in 2022.
- ✓ There is an overall increase (5.88%) in expected years of schooling (EYS) from 11.9 years to 12.6 years, leading to an improvement of 18 places.
- ✓ Gross National Income (GNI) per capita also improved from \$6,542 to \$6,951.
- ✓ Performance of India's neighbourhood
- ✓ Sri Lanka has been ranked much ahead at 78, while China is ranked 75, both categorised under the High Human Development category.
- ✓ Bhutan stands at 125 and Bangladesh at 129th position.
- Nepal (146) and Pakistan (164) have been ranked lower than India. \checkmark
- ✓ India has also shown progress in reducing gender inequality and ranks 108 out of 166 countries in the Gender Inequality Index (GII) 2022



With whom has the Government of India signed a loan agreement to strengthen the Fintech eco Q. system in India?

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- A) World Bank
- **B)** Asian Development Bank
- **C)** World Economic Forum
- D) New Development Bank

Answer : B

- ✓ Government of India and ADB have signed a \$23 million loan agreement to strengthen the fintech ecosystem in India.
- ✓ Under this, an International Fintech Institute (IFI) will be established to strengthen fintech education, boost start-up success rate and promote fintech research and innovation.

ADB IN NEWS 2023-24

- ▶ Government of India and ADB have signed a \$23 million loan agreement to strengthen the fintech ecosystem in India.
- > India and the Asian Development Bank (ADB) have collaboratively signed a \$181 million loan agreement targeting the improvement of infrastructure and services in the peri-urban areas surrounding Ahmedabad city in Gujarat.
- Asian Development Bank (ADB) has recently appointed Mio Oka as the new director of the bank in India, replacing Takeo Konishi.
- Vikas Sheel has been appointed as Executive Director of Asian Development Bank (ADB).
- > India, ADB sign \$200 million loan agreement for Uttarakhand power system project.
- > Asian Development Bank (ADB) has approved a substantial \$170 million loan to catalyze the modernization of water supply services in Kochi, a rapidly growing city in the southern Indian state of Kerala.
- ▶ India & ADB sign \$400 million loan to support urban reform agenda.
- > ADB to Support Improvement of Urban Infrastructure and Services in Peri-urban Areas of Ahmedabad, India.
- > ADB Capital Management Reforms Bring \$100 Billion Benefits Over Next Decade to Asia-Pacific.



Asian Development Bank (ADB) has announced the allocation of US \$ 400 million for welfare work with a special focus on women and girls in Afghanistan.

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- > The Asian Development Bank (ADB) and Fourth Partner Energy Private Limited (Fourth Partner) signed a long-term loan of up to 1.2 billion Indian rupees (about \$14.7 million).
- ADB Approves USD 40.5 Million Loan to Enhance Childhood Development and Maternal Mental Health in Meghalaya.
- Government of India and Asian Development Bank (ADB) signed a \$200 million loan as additional financing for the ongoing Rajasthan.
- ADB approves \$295mn loan to improve Transport Connectivity in Bihar.
- > ADB gives 130 million dollars to increase horticulture in Himachal Pradesh.
- ASIAN DEVELOPMENT BANK (ADB) \geq
- Founded : 19 December 1966
- > HQ : Mandaluyong, Metro Manila, Philippines
- President : Masatsugu Asakawa (Japan)
- Vice President : Ashok Lavasa (Indian)
- Director of ADB for India : Mio Oka (Japan)
- Executive Director : Sameer Kumar
- Member Countries : 68 (Nuie).
- > ADB has grown to encompass 68 members; of which 49 are from within Asia and the Pacific and 19 outside.
- Japan is the largest contributor in the subscribed capital of the country.
- Asian Development Outlook, reports published by ADB.
- > It is a regional multilateral financial institution focused on countries in the Asia and Pacific region.
- It currently has 68 members of which 49 are from the Asia and Pacific region and 19 from outside. \triangleright

Q.	Q. Which team won the Ranji Trophy 2024 ti	
	A) Uttar Pradesh	B) Mumbai

C) Vidarbha

D) Bihar

Answer : B



✓ Mumbai won the Ranji Trophy 2024 by defeating Vidarbha by 169 runs at the Wankhede Stadium in Mumbai.

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- ✓ Mumbai has won the Ranji title after 8 years.
- ✓ With this, Mumbai also won its 42nd title in the first class tournament.
- Ajinkya Rahane has also become the 26th captain of Mumbai to win the Ranji Trophy.
- Which state's cabinet has approved to rename Ahmednagar district as Ahilya Nagar after the 18th-Q. century Maratha queen Ahilyabai Holkar?

A) Assam

B) Madhya Pradesh

C) Maharashtra

D) Chhattisgarh

Answer : C

- ✓ The Maharashtra Cabinet has approved to rename Ahmednagar district as Ahilya Nagar after the 18thcentury Maratha queen Ahilyabai Holkar.
- ✓ The proposal to rename the city was first announced by Maharashtra chief minister Eknath Shinde in May last year on the 298th birth anniversary of the 18th-century queenAhilyabai Holkar.
- ✓ Following the approval, Curry Road will be renamed Lalbaug, Sandhurst Road will now be known as Dongri, and Marine Lines will be renamed Mumbadevi.
- ✓ Others including Cotton Green station will be renamed Kalachowki, Charni Road will be renamed Girgaon, Dockyard Road to Mazgaon, and King Circle will be renamed Tirthakar Parshivnath.

RECENTLY RENAMED IN NEWS 2023 -24

- Maharashtra Cabinet has approved to rename Ahmednagar district as Ahilya Nagar after the 18thcentury Maratha queen Ahilyabai Holkar.
- > Ayodhya Junction renamed as Ayodhya Dham Junction before historic Ram Mandir Consecration.
- > The old parliament building will be called "Samvidhan Sadan (Constitution House),".
- > Union Territory of Jammu and Kashmir formally renamed Udhampur railway station after local hero martyr Captain Tushar Mahajan.
- > Nehru Memorial Museum and Library Society renamed as Prime Ministers' Museum and Library Society, New Delhi.
- Central government renamed the Mughal Gardens in New Delhi's Rashtrapati Bhavan as 'Amrit Udyan'.



Madhya Pradesh government announced that Islam Nagar village located in Bhopal district has been renamed as Jagdishpur.

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- Ahmednagar renamed Ahilyadevi Holkar Nagar, Maharashtra.
- Coastal Road in Mumbai renamed after Chhatrapati Sambhaji Maharaj, Maharashtra.
- > Pradhan Mantri Kaushal Kaam Karyakram (PMKKK) renamed as Promotion of Prime Minister's Heritage (PM Vikas) Scheme.
- IDFC Asset Management Company Limited (AMC) to be renamed as Bandhan Mutual Fund as SEBI approves change in ownership.
- > Maharashtra's Bandra-Versova sea route in Mumbai will be renamed as 'Veer Savarkar Bandra-Versova Sagari Setu'.
- > Churchgate Railway Station in Mumbai will now be known as First Indian RBI Governor CD Deshmukh.
- Union Government Approved Renaming of Aurangabad & Osmanabad in Maharashtra.
- > Philips Domestic Appliances has announced the change of its company name to Versuni.
- Madhya Pradesh government announced that Islam Nagar village, situated in the Bhopal district, has been renamed as Jagdishpur.
- > On Parakram Diwas, Prime Minister Narendra Modi participate in a ceremony to name 21 largest unnamed islands of Andaman & Nicobar Islands.
- Edelweiss General Insurance rebranded itself as Zuno General Insurance.

Q.	Consider the following:	
	1. India	2. Australia
	3. United States of America	4. New Zealand
	5. Japan	
	How many of the above are members of the Indo-Pacific Economic Framework for Prosperity (IPEF)?	
	A) Only two	B) Only three
	C) Only four	D) All five
Ans	swer : D	



 Recently, the Union Minister of Commerce & Industry joined the Indo-Pacific Economic Framework for Prosperity (IPEF) Virtual Ministerial Meeting.

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- ✓ It is a regional arrangement to build cooperation and economic integration in the Indo-Pacific region.
- ✓ It was launched in May 2022.
- This framework is intended to advance resilience, sustainability, inclusiveness, economic growth, fairness, and competitiveness for member economies.
- ✓ IPEF will seek to complement and build on existing regional architecture and support the global rules-based trading system.
- Member countries: It has 14 regional partners Australia, Brunei, Fiji, India, Indonesia, Japan, the Republic of Korea, Malaysia, New Zealand, the Philippines, Singapore, Thailand, the United States, and Vietnam.
- ✓ The economic framework broadly rests on four pillars: Trade, Supply chain resilience, Clean Energy, Decarbonization, and Infrastructure Taxes and anti-corruption measures
- ✓ The IPEF is not a Free Trade Agreement (FTA), but it allows members to negotiate the parts they want to.
- ✓ India and IPEF:
- ✓ India has been actively participating in the IPEF, but not in all pillars.
- India has decided to opt out of the trade pillar of the IPEF as most issues promoted by the IPEF do not align with India's trade policies.
- Q. Which one of the following is the primary objective of Sagar Parikrama?
 - A) To encourage tourism along the coastal belt
 - B) To conduct scientific research on marine life
 - C) To create awareness of various schemes of the Government available to fishermen in coastal areas

D) To carry out deep ocean exploration of non-living resources such as polymetallic manganese nodules

Answer : C

- ✓ The Union Minister for Fisheries, Animal Husbandry, and Dairying will release a book and video on "Sagar Parikrama".
- ✓ About Sagar Parikrama:
- ✓ It is an outreach program intended to reach out fishermen community across the entire coastal belt of the country through a predetermined sea route.

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The initiative has been launched to understand the issues, experiences, and aspirations of fishermen and also to create awareness of various schemes and programs of the Government available to fishermen in coastal areas.

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- ✓ Nodal Ministry: Ministry of Fisheries, Animal Husbandry, and Dairying.
- The Sagar Parikrama Yatra spanned over 12 captivating phases in just 44 days. The Yatra meticulously navigated the diverse coastal tapestry of India, covering an impressive coastal length of 7,986 Kilometres out of 8,118 Kilometres, touching 3,071 fishing villages in 80 coastal districts of all the Coastal States/UTs.
- During the Sagar Parikrama events, certificates and sanctions related to the Pradhan Mantri Matsya \checkmark Sampada Yojana (PMMSY) and Kisan Credit Card (KCC) were awarded to progressive fishermen, fish farmers, and young fishery entrepreneurs.
- ✓ Literature on various schemes, including PMMSY, KCC, and others, was disseminated through print media, electronic media, videos, and digital campaigns to raise awareness among fishers.
- Consider the following statements with reference to the World Gold Council (WGC): Q.

1. It is an intergovernmental organization whose members comprise the world's largest gold producers.

2. It was established to promote the use of and demand for gold through marketing, research, and lobbying.

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

- ✓ Reserve Bank of India (RBI) bought 8.7 tonne of gold in January, making it the largest purchase by the central bank since July 2022, according to World Gold Council data.
- ✓ About World Gold Council (WGC):
- ✓ It is the market development organisation for the gold industry.
- ✓ WGC is a nonprofit association formed in 1987 whose members comprise the world's leading and most forward-thinking gold mining companies.
- \checkmark The WGC was established to promote the use of and demand for gold through marketing, research, and lobbying.

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✓ Headquartered in London, with operations in India, China, Singapore, and the USA, the WGC covers the markets which comprise about three-quarters of the world's annual gold consumption.

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- ✓ The WGC is also the global authority on gold, and they offer comprehensive analyses of the industry.
- It also co-sponsors research in the development of new uses for gold, or of new products containing gold. \checkmark
- WGC was the creator of the first gold exchange-traded fund \checkmark
- Consider the following statements with reference to the National Mission for Edible Oils-Oil Palm Q. (NMEO-OP):

1. It is a Centrally Sponsored Scheme which targets a substantial increase in oil palm cultivation and crude palm oil production.

2. It aims to increase the area of oil palm to 10 lakh hectares by 2025-26.

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

- ✓ Prime Minister recently inaugurated the first Oil Palm Processing Mill under Mission Palm Oil in Arunachal Pradesh.
- ✓ About National Mission for Edible Oils Oil Palm (NMEO-OP):
- ✓ Launched by the Government of India in 2021, NMEO-OP targets a substantial increase in oil palm cultivation and crude palm oil production.
- ✓ It is a Centrally Sponsored Scheme with a special focus on the North east region and the Andaman and Nicobar Islands, with a focus on increasing the area and productivity of oilseeds and Oil Palm.
- ✓ Scheme Outlay: A financial outlay of Rs. 11,040 crores have been made for the scheme, out of which Rs. 8,844 crore is the Government of India share and Rs. 2,196 crore is the State share, and this includes the viability gap funding also.
- ✓ Targets:
- ✓ To increase the area of oil palm to 10 lakh hectares from 3.5 lakh ha during 2019-20 by 2025-26 (an additional 6.50 lakh ha).
- To increase the Crude Palm Oil production from 0.27 lakh tonnes during 2019-20 to 11.20 lakh tonnes by 2025-26.



- Increase consumer awareness to maintain a consumption level of 19.00 kg/person/annum till 2025-26.
- The State Department of Agriculture, State Department of Horticulture, Central University, ICAR-Institutions, CDDs, SAUs, KVKs, Central Agencies/Cooperatives, Oil palm processors/ Associations, DD Kisan, AIR, DD, TV channels will be the implementing stake holders of the NMEO-Oil palm.

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Features: The salient features of NMEO-OP include assistance for planting material, inputs for intercropping upto gestation period of 4 years and for maintenance, establishment of seed gardens, nurseries, micro irrigation, bore well/pumpset/water harvesting structure, vermi compost units, solar pumps, harvesting tools, custom hiring centre cum harvester Groups, farmers and officers training, and for replanting of old oil palm gardens etc.

Q. The recently discussed 'Democracy Report 2024' has been released by which of the following?

- A) Reporters Without Borders
 - C) UNDP

Answer : D

✓ In the 'Democracy Report 2024' report released by V-Dem Institute, India has been downgraded on several metrics related to democratic freedom.

B) NITI Aayog

D) V-DEM Institute

- ✓ The Dame Institute tracks democratic freedoms around the world.
- ✓ The V-Dem Institute (Varieties of Democracy) was founded in 2014 by Staffan Lindberg. Staffan Lindberg is a Swedish political expert.
- With whom has the Ministry of Rural Development signed an agreement with the aim of making Q. women self-reliant?
 - A) J-Pal
 - **B) NITI Aayog**
 - C) World Bank D) Asian Development Bank

Answer : A

- ✓ The Ministry of Rural Development, Government of India has signed an MoU with Abdul Latif Jameel Poverty Action Lab (J-PAL), South Asia.
- ✓ J-PAL will act as a knowledge partner on inclusive development to bring rural poor women on the path to self-reliance.
- ✓ J-PAL is a global research center that works on poverty issues.



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Q. Who has become the new Chairman and Managing Director of Northern Coalfields Limited?

A) Ajay Kala

C) B Sairam

D) VK Sinha

B) Ramesh Chandra Sharma

Answer : C

- ✓ B Sairam has been appointed as the new Chairman and Managing Director (CMD) of Northern Coalfields Limited (NCL), the Singrauli-based major subsidiary of Coal India Limited.
- ✓ Sairam has 33 years of service experience in the coal sector

Q. When is World Consumer Rights Day celebrated every year?

- A) 13 March B) 14 March
- C) 15 March

Answer : C

✓ World Consumer Rights Day is celebrated every year on 15 March to create more awareness about consumer rights.

D) 16 March

- \checkmark On this day, people discuss measures to create awareness about consumer rights.
- ✓ This is different from National Consumer Rights Day.
- Q. PM Modi has recently launched the PM-SURAJ portal national portal to uplift and empower the most marginalized or backward segments of society. What is the full form of PM-SURAJ Portal?
 - A) Pradhan Mantri Samakisha Utthan and Rozgar Adharit Jankalyan
 - B) Pradhan Mantri Samajik Utthan and Samajik Adharit Jankalyan
 - C) Pradhan Mantri Samajik Urban and Rural Adharit Jankalyan
 - D) Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan

Answer : D

- ✓ The Prime Ministe has launched the PM-SURAJ portal 'Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan' national portal and also sanctioned credit support to one lakh entrepreneurs of disadvantaged sections.
- ✓ About PM-SURAJ portal
- ✓ PM-SURAJ is a nationwide initiative aimed at uplifting and empowering the most marginalised or backward segments of society.

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Through the PM-SURAJ national portal, credit support will be provided to eligible individuals across the \checkmark country. This support will be facilitated through banks, NBFC-MFIs and other organisations.

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- ✓ Under the National Action for Mechanised Sanitation Ecosystem (NAMASTE) the Prime Minister also distributed Ayushman health cards and PPE kits to sewer and septic tank workers.
- ✓ This initiative shows another step towards safeguarding and assuring the health and safety of frontline workers who work in challenging conditions.
- \checkmark It should be noted that the programme had the participation of about 300,000 beneficiaries from disadvantaged groups in over 500 districts across the country, who were part of various government schemes.

0. "Dragonfire" which was seen in the news recently. What is this?

A) Nuclear weapon	B) Anti-Submarine
C) Laser weapon	D) Cyclone

Answer : C

- ✓ The UK's Ministry of Defence (MoD) has conducted successful tests of its first-ever laser weapon, named "DragonFire".
- ✓ The high-powered laser is designed to target and neutralize drones, offering a potentially low-cost alternative to traditional missiles.
- ✓ The DragonFire laser weapon is expected to significantly reduce the reliance on expensive ammunition, offering a cost-effective solution for air defense.
- ✓ According to the UK government, firing the laser for just 10 seconds costs the equivalent of using a heater for an hour, typically less than £10 per shot. This cost efficiency makes it a promising option for military operations.
- Max India Ltd has signed an MoU with which IIT for senior citizen care? Q.
 - A) IIT Delhi

B) IIT Madras

C) IIT Kanpur

D) IIT Bombay

Answer : A

✓ Max India Ltd, an integrated service provider for senior care needs, entered into a Memorandum of Understanding (MoU) with the Indian Institute of Technology Delhi (IIT Delhi).

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- ✓ This partnership aims to develop offerings tailored specifically for the senior demographic.
- ✓ Max India Ltd is the wholly owned subsidiary of Antara Assisted Care Services Limited.
- Q. Reserve Bank of India has issued notices to _____ to stop issuing new co-branded cards.
 A) Yes Bank, HDFC Bank B) HDFC Bank, South Indian Bank
 C) IDFC First Bank, South Indian Bank D) Federal Bank, South Indian Bank

Answer : D

- ✓ RBI bars Federal Bank, South Indian Bank from issuing co-branded credit cards
- ✓ Following the directions by the Reserve Bank of India (RBI) on Tuesday, private sector lenders Federal Bank and South Indian Bank stopped issuing co-branded credit cards to new customers on account of regulatory deficiencies.
- ✓ South Indian Bank said that it will not onboard new customers on their co-branded credit cards until it is fully compliant with directions under RBI Master Direction on Credit Card and Debit Card issuance.
- ✓ However, the lender added that it will continue to service the existing customers who hold co-branded credit cards.
- ✓ South Indian Bank has one co-branded credit card in partnership with State Bank of India (SBI), which is available in two variants SimplySAVE and Platinum







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DURNEY FAID GROUP STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD ()

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



WY 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



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

NAME - NIPUN ROLL NO - <u>1533002831</u> SELECTED IN - RRB CLERK STATE - HARYANA



STUDENT GOLD STUDENT GOT SELECTION IN IBPS RRB CLERK GOOD LUCK FOR YOUR FUTURE JOURNEY FEELING PROUD

NAME - PRAVEEN ROLL NO - <u>1801005776</u> SELECTED IN - RRB PO KARNATAKA GRAMMENA BANK STATE - KARNATAKA



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

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

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



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

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



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

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



WY PAID GROUP STUDENT GOT SELECTION IN IBPS RRB 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

