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- Axis Bank has launched the 'one-view' feature on its mobile application which enables account management across multiple bank accounts.
- Axis Bank has appointed NS Vishwanathan, former deputy governor of the Reserve Bank of India, as non-executive chairman.
- Axis Bank launches Digital Onboarding platform 'Sarathi' for POS Terminals.
- Axis Bank and India Shelter Finance Corporation Ltd announce strategic partnership under the co-lending model.
- Axis Bank completes deal to buy Citibank's India consumer business.
- Axis Bank Partners with OPEN to Launch a Fully Digital Current Account.
- **AXIS BANK**
- **Founded : 1993**
- **HQ : Mumbai, Maharashtra**
- **Chairman : Rakesh Makhija**
- **MD & CEO : Amitabh Chaudhary**
- **Tagline : Badhti Ka naam Zindagi**

**Q. Where is the world's largest single-location copper manufacturing plant owned by Adani located?**

**A) Tamil Nadu**

**B) Telangana**

**C) Gujarat**

**D) Karnataka**

**Answer : C**

- ✓ The Adani-led conglomerate has announced the launch of the first phase of the world's largest copper manufacturing plant in Mundra, Gujarat.
- ✓ The plant will help to reduce India's dependence on copper imports and support the transition to clean energy.
- ✓ Kutch Copper, a subsidiary of Adani Enterprises Limited, has commissioned the first phase of its greenfield copper refinery.
- ✓ At present, India's per capita copper consumption is only 0.6 kg, which is less than the global average of 3.2 kg.





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- ✓ However, as India aims to adopt clean energy systems and increase electric vehicle use, demand for copper is expected to double by 2030. The copper industry will play a key role in India's goal of achieving carbon neutrality by 2070.
- ✓ Hindalco Industries Limited currently operates the country's largest copper smelter with a capacity of 0.5 million tonnes.
- ✓ Copper production is more concentrated globally than oil. Chile and Peru are the top two producers, accounting for 38% of worldwide production.

## GUJARAT IN NEWS 2023-24

- Adani-led conglomerate has announced the launch of the first phase of the world's largest copper manufacturing plant in Mundra, Gujarat.
- Gujarat government is going to start the country's first submarine tourism.
- Union Minister of Fisheries, Animal Husbandry and Dairying Parshottam Rupala inaugurated the Global Fisheries Conference India 2023 at Gujarat Science City, Ahmedabad.
- Dhordo, a village located in the Kutch district of Gujarat, known for its annual Rann Utsav has been bestowed with the title 'Best Tourism Village' by the United Nations World Tourism Organization (UNWTO).
- Prime Minister Narendra Modi has laid the foundation Stone for the Akashvani Dahod FM Relay Station Project in Gujarat.
- Gujarat Assembly has passed the Gujarat Local Authorities Law (Amendment) Bill 2023 by a majority vote to raise reservation for Other Backward Class (OBC) communities in local self-government bodies to 27 percent from the current 10 percent.
- 'Gujarat Declaration' outlining the outcome of the first WHO Traditional Medicine Global Summit 2023 released.
- In a significant development for India's energy sector, Prime Minister Narendra Modi announced that the 700 MW nuclear power plant located in Kakrapar, Gujarat, has commenced its operations at maximum capacity.
- Gujarat to host 69th edition of Filmfare Awards in 2024.
- London-based company OneWeb and the Gujarat Government's Science and Technology Department have signed a Memorandum of Understanding (MoU) today for the establishment of a 'Satellite Network Portal Site' in Gujarat.



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- Union Home and Cooperation Minister Amit Shah organized a virtual ceremony to lay the foundation stone of the country's first cooperative-run Sainik School.
- Sarbananda Sonowal inaugurated the best tourism facilities in the historical lighthouses of Gujarat.
- Under the Sagarmala programme, the Ministry of Ports, Shipping and Waterways is developing a National Maritime Heritage Complex, a world-class facility at Lothal, Gujarat.
- Gujarat government signs MoU with US chip maker firm Micron Technology for semiconductor assembly and testing facility in Ahmedabad.
- Indian cabinet has given its approval to Micron Technology's plan to invest \$2.7 billion in setting up a semiconductor testing and packaging unit in Gujarat.
- Urban-20 City Sherpas' meet begins at Ahmedabad in Gujarat.
- India's largest power company NTPC Ltd has commissioned India's first green hydrogen blending project at Kawas, Gujarat.
- BJP leader Bhupendra Patel took oath as the Chief Minister of Gujarat for a second straight term.
- Madhvendra Singh has been appointed as the first Chief Executive Officer (CEO) of Gujarat Maritime Cluster by Gujarat Ports Infrastructure Company Limited.
- First G20 Tourism Working Group meeting at Dhordo in Kutch region of Gujarat.
- Former Gujarat governor and veteran Bharatiya Janata Party (BJP) leader Om Prakash Kohli passed away.
- Gujarat Day is celebrated on May 1 every year. The state was established on May 1, 1960.
- Chief Minister Bhupendra Patel has declared the last week of April as "Swagat Saptah" in commemoration of the completion of 20 years of the "State Wide Attention on Grievances by Application of Technology" (SWAGAT) initiative.
- Deakin University of Australia to set up campus in GIFT city.
- Two Australian Universities Wollongong and Deakin to set up Campuses in Gujarat's GIFT City.
- The Youth 20 India Summit will be held at the Maharaja Sayajirao University Vadodara in Gujarat.
- International Kite Festival 2023 begins in Ahmedabad, Gujarat.







✓ Provisioning is done according to which category the asset belongs.

**Q. The Eco-Niwas Samhita, which is a residential energy conservation building code, was developed by:**

**A) Indian Renewable Energy Development Agency**

**B) Ministry of New and Renewable Energy**

**C) NITI Aayog**

**D) Bureau of Energy Efficiency**

**Answer : D**

- ✓ The Eco-Niwas Samhita (ENS) introduced the Residential Envelope Transmittance Value (RETV), a metric measuring heat transfer through a building's envelope.
- ✓ It is a Residential Energy Conservation Building code developed by Bureau of Energy Efficiency (BEE).
- ✓ The code sets standards to limit heat gain and loss and ensure adequate natural ventilation and day lighting potential.
- ✓ It was launched in two parts:
- ✓ ENS 2018 (Part 1) sets minimum standards for building envelope designs for energy-efficient residential buildings.
- ✓ ENS Part 2 launched by the Bureau as ENS 2021 focuses on the building's code compliance and electromechanical systems. It also addresses other aspects such as Energy Efficiency in Electro-Mechanical Equipment for Building Operation, Renewable Energy Generation, Embodied Energy of Walling Materials and Structural Systems.
- ✓ What is the Residential Envelope Transmittance Value?
- ✓ It is a metric measuring heat transfer through a building's envelope.
- ✓ Lower RETV values lead to cooler indoor environments and decreased energy usage. For optimal efficiency, improved occupant comfort, and lower utility expenses, it's recommended to maintain an RETV of 15W/m<sup>2</sup> or less.

**Q. With reference to C-Vigil app, consider the following statements:**

**1. It is developed by the Election Commission of India.**

**2. It allows citizens to report cases of violations of the Model Code of Conduct anonymously.**

**3. It allows users to capture the live incidents only.**

**How many of the above statements are correct?**



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A) Only one

B) Only two

C) All three

D) None

**Answer : C**

- ✓ Since the announcement of General Elections 2024, over 79,000 complaints have been received on C-Vigil app.
- ✓ It is a mobile application developed by the Election Commission of India (ECI) to enable citizens to report violations of the Model Code of Conduct (MCC) during elections.
- ✓ Features of the app
- ✓ It is user-friendly and easy to operate application, which connects vigilant citizens with the District Control Room, Returning Officer and Flying Squads Teams.
- ✓ By using this app, the citizens can immediately report on incidents of political misconduct within minutes and without having to rush to the office of the returning officer.
- ✓ As soon as the complaint is sent on the cVigil app, the complainant will receive a unique ID through which the person will be able to track the complaint on their mobile.
- ✓ Users capture audios, photos or videos in real-time, and a “100-minute” countdown for time-bound response to complaints is ensured.
- ✓ It uses GPS to track the location of the violation.
- ✓ It allows users to capture the live incidents only.
- ✓ It has a feature to report the case of MCC violation anonymously.
- ✓ One can track the progress of the complaint in this app.
- ✓ Hence all statements are correct

**Q. Which countries joined the EU's Schengen area partially?**

A) Bulgaria and Romania

B) Cyprus and Ireland

C) Indonesia and Croatia

D) Germany and France

**Answer : A**

- ✓ Bulgaria and Romania partially joins Europe's Schengen Area.
- ✓ Romania and Bulgaria have partially joined the Schengen Area, the ID-check-free travel zone in Europe.



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- ✓ This is an important step in the integration of both countries with the European Union. After years of negotiations, passengers arriving by air or sea from both countries now have free access to the Schengen area.
- ✓ However, land border checks will continue mainly due to opposition from Austria which has long blocked his bid over illegal migration concerns.
- ✓ The Schengen Area, established in 1985, comprises 23 of the 27 EU member states, together with Switzerland, Norway, Iceland, and Liechtenstein.
- ✓ Prior to the inclusion of Bulgaria and Romania, around 3.5 million individuals would cross the internal border every day.
- ✓ Austria vetoed Romania and Bulgaria entry into the Schengen area at the end of 2002 but allowed Croatia full entry. Bulgaria and Romania joined the EU in 2007, and Croatia in 2013.
- ✓ About Schengen Area
- ✓ The Schengen Area is a region consisting of certain European countries that have abolished passport and other types of border control at their mutual borders.

**Q. Which players hold the world record for being the oldest player to win an ATP 1000 Master Tennis title?**

- A) Rohan Bopanna                      B) Danielle Collins  
C) Jannik Sinner                      D) Matthew Ebden

**Answer : A**

- ✓ Rohan Bopanna wins Miami Open 2024 Doubles Title.
- ✓ 44 years old star Indian tennis player Rohan Bopanna along with his Australian partner Matthew Ebden won the 2024 Miami Open Tennis men's doubles title at the Hard Rock Stadium in Florida, United States of America on 31 March 2024.
- ✓ In the women's singles American Danielle Collins won her first major title while in the men's singles Italian tennis player Jannik Sinner was crowned the champion.
- ✓ Rohan Bopanna reclaims World No.1 Rank
- ✓ The duo of Rohan Bopanna and Matthew Ebden defeated the pair of Croatia's Ivan Dodig and American Austin Krajicek despite losing the first set. With this victory, the duo of Bopanna and Eden reclaimed their world No.1 rank in the ATP men's double ranking.





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- ✓ At the age of 44 , Bopanna also broke his own record to become the oldest player to win an ATP 1000 Masters Championship. Rohan Bopanna along with Ebden had won the Indian Wells tournament last year and at the age of 43 years,Bopanna set the world record of being the oldest player to win an ATP 1000 Master title.
- ✓ After Leander Paes, Mahesh Bhupati and Sania Mirza, Bopanna became the fourth Indian to win the Miami Open title.
- ✓ American Danielle Collins wins Miami Open Women's Single Title.
- ✓ American tennis player Danielle Collins defeated Elena Rybakina of Kazakhstan in the final to win one of her biggest titles in her career as a professional tennis player.

**Q. Name the player who has won the 2024 Miami Open Tennis tournament in men's single event?**

- A) Daniil Medvedev
- B) Santiago Gonzalez
- C) Edouard Roger
- D) Jannik Sinner

**Answer : D**

- ✓ Jannik Sinner winner of Miami Open Title .
- ✓ Italian Jannik Sinner defeated Bulgarian Grigor Dimitrov in the final to win the Miami Open Master 1000 title.
- ✓ It was the third title of the season for Jannik Sinner. Jannik Sinner won the 2024 Australian Open singles title and the Rotterdam Indoors

**Q. Where is India's largest agri waste-based bio CNG plant being set up ?**

- A) Aligarh
- B) Prayagraj
- C) Agra
- D) Mathura

**Answer : D**

- ✓ Adani Total Energies Biomass Limited (ATBL), has commissioned the first phase of its Barsana BioGas plant in Shre Mataji Gaushala, Mathura, Uttar Pradesh.
- ✓ ATBL is a wholly owned subsidiary of Adani Total Gas Limited (ATGL).
- ✓ Adani Total Gas Limited is a joint venture between Adani Group and Total Energies of France.
- ✓ Barsana Biogas Project.











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- ✓ Known for making agricultural tractors.
- ✓ Force Motors was known as Bajaj Tempo before May 2005.
- ✓ The Chennai-based manufacturing unit of Force Motors was established in the year 2015. Engines for SUVs and BMW cars are manufactured at the Force Motors Chennai plant.

**Q. Which country endorsed the idea of considering the International Year of Millets (IYM 2023)?**

- A) India
- B) Italy
- C) France
- D) Germany

**Answer : A**

- ✓ The Food and Agriculture Organization (FAO) held the closing ceremony of the International Year of Millets (IYM) 2023 on March 29th, 2024, at the FAO headquarters in Rome, Italy.
- ✓ In March 2021, the United Nations General Assembly declared 2023 as the International Year of Millets after a proposal by India, which was supported by over 70 countries.
- ✓ International Year of Millets (IYM 2023)
- ✓ The United Nations General Assembly declared 2023 as the International Year of Millets at its 75th session in March 2021.
- ✓ The Food and Agriculture Organization (FAO) will lead the celebration of this Year in collaboration with other stakeholders.
- ✓ Millets are a type of grain that can grow in arid lands with minimal inputs and are resilient to changes in climate..
- ✓ About Food and Agriculture Organization (FAO):
- ✓ The Food and Agriculture Organization (FAO) is a specialized agency of the United Nations that focuses on global food and agricultural matters.
- ✓ Its primary mission is to lead international efforts to prevent hunger.
- ✓ World Food Day is celebrated annually on 16th October to commemorate the establishment of FAO in 1945.
- ✓ FAO has its headquarters in Rome, Italy, and is currently headed by Director-General Qu Dongyu.
- ✓ India is one of the founding members of FAO



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**Q. India has agreed to help which country in promoting research and education in the Sanskrit language?**

- A) Sri Lanka                      B) Bhutan  
C) Nepal                              D) Indonesia

**Answer : C**

- ✓ India and Nepal agree to promote Sanskrit research and education.
- ✓ The Indian and Nepalese Sanskrit scholars have agreed to work jointly to promote research and education of the Sanskrit language.
- ✓ This was decided at the end of the three-day Nepal-India International Sanskrit Conclave organised in the Nepalese capital, Kathmandu.
- ✓ The Niti Anusandhan Pratisthan, Nepal, organised the three-day conclave in collaboration with the Central Sanskrit University, Delhi, and India Foundation, Delhi. Over 120 Sanskrit scholars, professors, and government officials from both neighbouring countries participated in the conference.
- ✓ Maharshi Sandipani Veda Vidya Pratisthan, Ujjain, will help the Niti Anusandhan Pratisthan of Nepal to provide support for the development of gurukuls in Nepal.
- ✓ Sanskrit Language
- ✓ Sanskrit is an ancient language of India . It was given the status of classical language by the government of India in 2005. It is one of the 22 languages mentioned in the eighth schedule of the Indian Constitution.
- ✓ Sanskrit is considered a divine language in Indian tradition which was first used in vedas.
- ✓ Panini concised the grammar of Sanskrit and wrote the master book of grammar named Ashtadhyayi. The modern Sanskrit language is based on Panini's Ashtadhyayi.
- ✓ Sanskrit has been the source of the development of later languages and literature in India. Pali and Prakrit languages were the first to develop from Sanskrit.
- ✓ Ramayana, Mahabharata, and all the great epics of India were composed in Sanskrit.

### SIGNS MoU IN NEWS 2023-24

- India and Nepal agree to promote Sanskrit research and education.
- India and Bhutan signed MoU in the field of Energy Efficiency and Energy Conservation Measures.
- India, Colombia sign MoU on Cooperation in the field of Sharing Successful Digital Solutions.
- India Signs Agreement for Lithium Exploration & Mining Project in Argentina.
- Cabinet approves the Migration and Mobility Agreement between India and Italy





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- India and Italy sign Mobility and Migration Partnership Agreement to facilitate movement of workers.
- India-Japan pact on semiconductor supply chain gets Cabinet green light.
- India, Italy sign defence agreement.
- India and Tanzania elevate ties to Strategic Partnership; Agree on 5 year roadmap for defence cooperation.
- India, Tanzania to sign 15 agreements with eye on USD 10 billion trade.
- India And Saudi Arabia Tie Up For Green Hydrogen.
- India And Saudi Arabia Sign Agreement On Cooperation In Energy Sector.
- India, New Zealand Sign MoU To Enhance Cooperation In Civil Aviation.
- India and Trinidad and Tobago have entered a partnership by signing an MoU to share INDIA STACK.
- India, Moldova agree to sign MoU for cooperation in agriculture
- India, UAE sign MoU on linking of India's Unified Payments Interface with Instant Payment Platform of UAE.
- India, Panama sign MoU on electoral cooperation.
- India and Singapore extend MoU on cooperation for 5 years.
- Israel signed an agreement with India to enhance technological advancements and sustainable practices cooperation in the fields of water and agriculture.
- India and US To Establish Monitoring Group to Boost High-Tech Trade and Tech Partnership.
- India and Australia Sign Agreements on Migration and Green Hydrogen Task Force.
- India, Israel sign MoU for industrial research and development cooperation.
- NET Zero' Innovation Virtual Centre to be jointly created by India-UK.
- India, UK sign agreement to collaborate on science and innovation.
- Nepal and India to Sign Agreement for Cross-Border Digital Payments.
- India and Romania sign first Defence Cooperation Agreement to strengthen bilateral relations.
- India, US to sign memorandum of understanding on semiconductors.
- Australia, India agree on strengthening economic, defence ties.





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- ✓ Recently, the International Energy Agency (IEA) launched the Clean Energy Transitions Programme annual report 2023.
- ✓ It is the IEA's flagship initiative launched in 2017 for accelerating progress toward a global net zero energy system.
- ✓ It leverages the insights and influence of the world's leading energy authority to accelerate clean energy transitions, particularly in emerging and developing economies
- ✓ Its goals are in line with the objectives of the 2015 Paris Agreement and the Sustainable Development Goals established by the United Nations.
- ✓ Key facts about IEA
- ✓ It is an autonomous inter-governmental organisation within the OECD framework.
- ✓ It works with governments and industry to shape a secure and sustainable energy future for all.
- ✓ It was founded in 1974 to ensure the security of oil supplies.
- ✓ It consists of 31 member countries and eleven association countries.
- ✓ A candidate country to the IEA must be a member country of the Organisation for Economic Co-operation and Development(OECD).

**Q. Consider the following statements with reference to the Lalit Kala Akademi:**

**1. It is a national academy of fine arts established to promote Indian visual art in and outside India.**

**2. It is funded by the Union Ministry of Education.**

**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 Ministry of Culture has curtailed the powers of the Lalit Kala Akademi (LKA) Chairman, barring him from taking any “administrative actions”.
- ✓ It was inaugurated in 1954 by the then Minister for Education, Maulana Abul Kalam Azad and is registered under the Societies Registration Act 1860.
- ✓ It has preserved and documented a permanent collection of the highest order that reflects the vitality, complexity and unfolding patterns of contemporary, modern, folk and tribal art in India.





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- ✓ It is India's national academy of fine arts established by Government of India to promote and propagate understanding of Indian art, in and outside the country.
- ✓ It promotes Visual Art of India in various countries of the world through Cultural Agreements and Cultural Exchange Programmes.
- ✓ The National Exhibition of Art is the most prestigious annual event of the Lalit Kala Akademi.
- ✓ Funding: It is funded by the Ministry of Culture.
- ✓ It has regional centres situated at Chennai, Lucknow, Kolkata, Bhubaneswar, Garhi.
- ✓ Headquarter: New Delhi

**Q. Hume AI, recently seen in the news, is:**

- A) platform launched by Microsoft to train developers in AI technologies
- B) humanoid robot
- C) India's first indigenous AI chatbot
- D) world's first emotionally intelligent voice AI

**Answer : D**

- ✓ Recently, a New York-based research lab and technology company Hume, has introduced what can be called the 'first conversational AI with emotional intelligence'.
- ✓ It is the world's first emotionally intelligent voice AI. It accepts live audio input and returns both generated audio and transcripts augmented with measures of vocal expression.
- ✓ It is essentially an API that is powered by its proprietary empathic large language model (eLLM). This eLLM reportedly understands and emulates tones of voices, and word emphasis to optimise human-AI conversations.
- ✓ What is large language model?
- ✓ It is a type of artificial intelligence (AI) program that can recognize and generate text, among other tasks.
- ✓ LLMs are trained on huge sets of data—hence the name "large."  
LLMs are built on machine learning: specifically, a type of neural network called a transformer model.

**Q. Which state observes the Utkala Dibasa every year on April 01 to commemorate the foundation day of the state?**

- A) West Bengal
- B) Odisha
- C) Bihar
- D) Assam





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- Commander Purna Deosthalee has been appointed as the first woman officer to command a warship in the Indian Navy (INW).
- Sue Redfern became the first woman to stand as an umpire in a men's first-class cricket match in England and Wales.
- Jaya Varma Sinha has been appointed as the new Chairperson and Chief Executive Officer (CEO), Railway Board (Ministry of Railways) w.e.f Sept 01, 2023. She has replaced AK Lahoti.
- She is the first woman to be appointed to this Apex post of Indian Railways.
- Geetika Srivastava is first woman to head Indian mission in Pakistan.
- Phangnon Konyak became the first woman to chair the Rajya Sabha from Nagaland.
- Tenzing Yangki has become the first female IPS officer of Arunachal Pradesh.
- Lisa Franchetti becomes 1st woman to be top Navy officer in US history.
- Nusrat Chowdhary will become the first Muslim woman federal judge in US history.
- Celeste Saulo of Argentina has been appointed as the first female Secretary-General of the World Meteorological Organization (WMO).
- Shalini Singh from Lucknow has become the first woman NCC cadet in India to complete a mountaineering course in the Himalayan region of Uttarakhand.
- Parminder Chopra becomes first woman Chairman and Managing Director (CMD) of Power Finance Corporation.
- Amy Pope of the United States has been selected as the first female Director-General of the United Nations Migration Agency.
- Lieutenant Shivangi Singh is the first woman Rafale pilot to take part in Orion Exercise 2023.
- Wing Commander Deepika Mishra has become the first woman Air Force officer to receive the Gallantry Medal.
- New Zealand-born Kim Cotton has become the first female umpire to officiate in a Men's T20 International (T20I) cricket match involving two ICC full-member nations.
- Sheenu Jhavar becomes first woman president of TiE Rajasthan.
- American Space Agency, NASA has selected the first woman astronaut, Christina Koch for its Artemis II mission.
- Surekha Yadav, Asia's 1st woman loco pilot who now operates Vande Bharat, From Solapur to Chhatrapati Shivaji Maharaj Terminal (CSMT) in Maharashtra.





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- Shalija Dhama becomes first woman officer to command a fighter unit in Indian Air Force (IAF).
- Colonel Geeta Rana became the first woman officer to command a field workshop.
- Captain Shiva Chauhan becomes the first women officer to be operationally deployed in the highest battleground in Kumar Post on the Siachen glacier.
- The first woman officer to be posted on foreign assignment in the Border Roads Organization (BRO) - Captain Surabhi Jakhmola.
- Rae Bareli's hockey stadium is named after hockey star Rani Rampal, first woman player from India to achieve this feat.
- Hekani Jakhalu became the first female MLA of Nagaland Assembly.
- Equatorial Guinea appoints Manuela Roka Botey as first female PM.
- Indian-origin Manpreet Monica Singh sworn in as 1st female Sikh judge of USA.
- Santhi Kumari Appointed as First Woman Chief Secretary of Telangana.
- Saudi Arabia's Rayna Barnawi first female astronaut is set to go into space this year .
- Dina Boluarte became Peru's first female president.
- FIFA has announced that Stephanie Frappart of France will be the first woman to referee a men's' World Cup match.
- PT Usha Become First Women President of Indian Olympic Association.

**Q. With reference to the Reserve Bank of India's (RBI) Guidelines on Penal Charges on Loan Accounts, consider the following statements:**

- 1. It prohibits commercial banks and finance companies from charging borrowers' penal rates on loan defaults.**
- 2. Penalties charged for non-compliance of the material terms and conditions of the loan contract by the borrower should be treated as penal charges.**
- 3. There is no upper limit cap on penal charges.**

**How many of the above statements are correct?**

- |                     |                    |
|---------------------|--------------------|
| <b>A) Only one</b>  | <b>B) Only two</b> |
| <b>C) All three</b> | <b>D) None</b>     |

**Answer : C**



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- ✓ The Reserve Bank of India's (RBI) latest guidelines on penal charges on loan accounts have come into effect recently.
- ✓ About RBI Guidelines on Penal Charges on Loan Accounts:
- ✓ The norms prohibit commercial banks and finance companies from charging borrowers' penal rates on loan defaults or any other non-compliance event.
- ✓ Under the new rules, penalty, if charged, for non-compliance of the material terms and conditions of the loan contract by the borrower should be treated as 'penal charges'.
- ✓ It cannot be levied in the form of 'penal interest' that is added to the rate of interest charged on the advances.
- ✓ There should be no capitalisation of penal charges; that is no further interest computed on such charges.
- ✓ The material terms and conditions will be defined as per the credit policy of the bank, and they may vary from one category of loan to another, and from bank to bank based on their own assessment.
- ✓ There is no upper limit or cap for penal charges. However, the guidelines stipulated that the quantum of penal charges would be reasonable and commensurate with the non-compliance without being discriminatory within a particular loan category.
- ✓ The guidelines also mentioned that the penal charges in the case of loans sanctioned to individual borrowers for purposes other than business will not be higher than the penal charges applicable to non-individual borrowers for similar non-compliance.
- ✓ These guidelines will not apply to credit cards, which are covered under product specific directions.

**Q. With reference to the Voter Verifiable Paper Audit Trail (VVPAT), consider the following statements:**

**1. It is an independent system attached to the Electronic Voting Machines (EVMs) that allows the voters to verify that their votes are cast as intended.**

**2. VVPAT can be accessed by the polling officials, but not by the voters.**

**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 Supreme Court recently sought responses from the Election Commission of India (ECI) and the Centre on a plea seeking a comprehensive count of Voter Verifiable Paper Audit Trail (VVPAT) slips in elections.
- ✓ About Voter Verifiable Paper Audit Trail (VVPAT):



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- ✓ It was first introduced in India in the 2014 Lok Sabha elections.
- ✓ It is an independent system that consists of two parts, namely, a VVPAT Printer and VVPAT Status Display Unit (VSDU) attached to the Electronic Voting Machines (EVMs), that allow the voters to verify that their votes are cast as intended.
- ✓ When a vote is cast, a slip is printed containing the serial number, name, and symbol of the candidate and remains exposed through a transparent window for 7 seconds.
- ✓ Thereafter, this printed slip automatically gets cut and falls into the sealed drop box of the VVPAT.
- ✓ How is VVPAT used for verification?
- ✓ The results of EVMs can be verified using the slips kept in the drop boxes of VVPAT machines.
- ✓ VVPAT can be accessed by the polling officials, but not by the voters.
- ✓ The paper slips are deemed to be more authoritative than EVM tallies in cases where VVPAT slips are utilised to verify votes.
- ✓ Voter verification, however, is only done in extreme circumstances, such as when there are accusations of fraud or miscalculation.
- ✓ The ECI has the authority to request that votes be verified using VVPAT slips in response to such complaints.
- ✓ The ECI has clarified that EVMs and VVPATs are separate entities and are not connected to any network.
- ✓ These machines are developed by the Electronics Corporation of India Limited (ECIL) and Bharat Electronics Ltd (BEL).

**Q. The Digital India Trust Agency was recently seen in the news in the context of:**

- A) curbing illegal lending apps**
- B) regulating cryptocurrencies**
- C) registration of Virtual Digital Assets**
- D) allocation of Government-dated securities**

**Answer : A**

- ✓ The Reserve Bank of India is considering establishing a Digital India Trust Agency (DIGITA) to combat cyber fraud and illegal lending apps.
- ✓ It will be responsible for stopping illegal lending apps from popping up.
- ✓ It will enable the verification of these digital lending apps and will maintain a public register of these verified applications.





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- ✓ Any app which will not carry the “verified” tag of DIGITA, will be considered unauthorised.
- ✓ Significance: This will create an important and much-needed checkpoint in the fight against online financial fraud.
- ✓ What is digital lending?
- ✓ It is a remote and automated lending process, largely by use of seamless digital technologies.
- ✓ It involves lending through web platforms or mobile apps, utilising technology in customer acquisition, credit assessment, loan approval, disbursement, recovery and associated customer service.
- ✓ It generally involves three parties – a lender, a lending service provider (including a digital lending platform) and a borrower.
- ✓ It includes products like Buy Now, Pay Later (BNPL), which is a financing option (or simply a short-term loan product).
- ✓ It allows one to buy a product or avail a service without having to worry about paying for it immediately.

**Q. Which port in India emerged as the highest cargo handling port in 2023-24?**

A) Deendayal Port

B) Mormugao Port

C) Paradip Port

D) Kamarajar Port

**Answer : C**

- ✓ Paradip Port , the top cargo-handling port in India in 2023-24.
- ✓ Paradip Port Authority, Odisha, has displaced the Deendayal Port Authority, Kandla, as the top cargo-handling major port of India in 2023-24.
- ✓ In 2023-24, the Paradip Port handled 145.38 Million Metric Tons (MMT) of cargo.
- ✓ Paradip Port handled 10.02 million metric tons more cargo than last year, registering a growth of 7.4%.
- ✓ The Paradip port has the capacity to handle 289 million metric tonnes.
- ✓ The Paradip Port achieved the highest productivity among all major ports in India. Its berth productivity has improved from 31050 MT to 33014 MT.
- ✓ Paradip Port is the cheapest in terms of tariff among all the ports in the country.
- ✓ About Paradip Port
- ✓ Paradip Port was initially set up by the government of Odisha in 1962. However, in 1965, the government of India took over the ownership and management of the port from the Odisha government.
- ✓ There were initially 13 major ports in India. The Chennai Port acquired the Kamarajar Port(earlier known as Ennore Port) in 2020, and now there are only 12 major ports in India





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- ✓ It will feature reduced and uniform timelines for redressal of investor complaints, which is 21 calendar days from the date of receipt of the complaint.
- ✓ An auto-routing of complaints to the concerned regulated entity will be facilitated to eliminate time lapses, if any, in the flow of complaints.
- ✓ Designated bodies will have to monitor the timely redressal of investors' complaints.
- ✓ SCORES 2.0 will be integrated with the KYC Registration Agency database for easy registration of the investor on SCORES.

## SEBI IN NEWS 2023-24

- SEBI recently launched a new version of the SEBI Complaint Redress System (SCORES 2.0).
- Securities and Exchange Board of India (SEBI) recently approved the launch of the beta version of the T+0 settlement on an optional basis.
- SEBI Extends Nomination Filing Deadline for Mutual Funds and Demat Accounts Until June 2024.
- SEBI Plans To Introduce Same Day Trade Settlement By March 2024.
- According to her, market participants have conveyed the necessity to initiate the process at T+0 and subsequently progress towards instantaneous settlement.
- The regulatory body aims to achieve same-day settlement by the end of March 2024, marking a significant leap from the existing T+0 settlement cycle.
- SEBI has granted approval for Not for Profit Organisations (NPOs) to enhance their fundraising capabilities through the social stock exchange.
- SEBI has decided to decrease the minimum issue size for public issuance of Zero Coupon Zero Principal Instruments (ZCZP) from Rs 1 crore to Rs 50 lakh.
- Madhabi Puri Buch, the Chairperson of the Securities and Exchange Board of India (SEBI), has officially launched the Investor Risk Reduction Access (IRRA) platform at the Bombay Stock Exchange (BSE).
- Securities and Exchange Board of India (SEBI):
  - It is the regulatory body for securities and commodity markets in India established in 1988.
  - It is the regulator of the Capital market and Commodities market in India.
  - The first SEBI chairman was Dr S A Dave (1988-90)
  - Madhabi Puri Buch is the current and 10th Chairperson of the SEBI.





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➤ Headquarters : Mumbai

**Q. Sarthebari Metal Craft famous in which state?**

A) Gujarat

B) Bihar

C) Odisha

D) Assam

**Answer : D**

- ✓ 19 Traditional Products of Assam Received Geographical Indication tag.
- ✓ Nineteen traditional products and crafts from Assam have been granted the prestigious Geographical Indication (GI) tag, out of which thirteen are credited to the Bodo community.
- ✓ These iconic items include Assam Bihu Dhol, Jaapi, Sarthebari Metal Craft, and more
- ✓ Assam's Products.
- ✓ Assamese Bihu Dhol.
- ✓ Assamese Jaapi.
- ✓ Sarthebari Metal Craft.
- ✓ Panimeteka Craft (Water Hyacinth).
- ✓ Mising Taat (Handloom).
- ✓ Asharikandi's Exquisite Terracotta Works.
- ✓ Thirteen of the products that have been awarded Geographical Indication (GI) tags are associated with the Bodo community, which is the largest tribal group in the Indian state of Assam. These products represent the cultural heritage of the Bodos and include a variety of items, such as Jotha, Gongona, Gamsa, Sifung, Serja, Khardwi, Kham, Gongar Dunjia, Thoraka, Keradapini, Jwmgra, Dokhona, and Eri Silk. These GI tags cover both agricultural products and musical instruments

## GI TAG IN NEWS 2023-24

- The famous silver filigree (Rupa Tarakasi) of the millennium Cuttack city in Odisha recently received the Geographical Indication (GI) tag.
- Tripura's traditional tribal attire 'risa' gets received the Geographical Indication (GI) tag recently.
- Kachchhi Kharek, the indigenous variety of dates of Kutch, has become the second fruit of Gujarat to get a geographical indication (GI) tag.



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- On December 4, 2023, Uttarakhand became the 1st state in the country to get GI certificates for a maximum of 18 products in a single day.
- Till now, a total of 27 products of Uttarakhand have received GI tag.
- West Bengal achieves Geographical Indication tags for distinctive products, including 'Mouban' honey from Sunderbans, 'Prince of Rice' Black Nunia rice, and traditional Tangail, Gorod, etc.
  - 1. Recognition of Sunderbans Honey – 'Mouban'
  - 2. Black Nunia Rice – 'Prince of Rice'
  - 3. Distinctive Sarees – Tangail, Gorod, and Kadiyal.
- As a part of the National GI Drive Mission, 'Kadiyal Sarees' of West Bengal have been granted the Geographical Indication (GI) tag.
- Ladakh secures 4th GI tag for Sea Buckthorn.
- The famous Kadaknath chicken meat from Jhabua district of Madhya Pradesh has now got a Geographical Indication (GI) tag.
- Goan cashew (Fruit and Nut) was recently granted the geographical indication (GI) tag.
- Basohli Pashmina, a more than 100-year-old traditional craft from Jammu and Kashmir's Kathua district, has got the Geographical Indication (GI) tag.
- Tamil Nadu's Salem Sago gets GI tag.
- Bhaderwah Rajmash and Sulai honey of Doda and Ramban districts of Jammu and Kashmir, have been granted Geographical Indication (GI) tags.
- Chokuwa rice of Assam recently earned a GI (Geographical Indication) tag for its exquisiteness.
- The Matti banana variety, native to Kanniyakumari district was recently granted the Geographical Indication (GI) tag.
- Mushkbudji rice, which was granted the GI tag along with eight other products from Jammu and Kashmir.
- GEOGRAPHICAL INDICATIONS (GI) :-
- GI tags are issued as per the Geographical Indications of Goods (Registration and Protection) Act, 1999. This tag is issued by the Geographical Indication Registry under the Department of Industry Promotion and Internal Trade, Ministry of Commerce and Industry.
- Darjeeling Tea was the first Indian product to get the geographical indication tag in 2004.









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**Q. The Digital India Trust Agency was recently seen in the news in the context of:**

- A) curbing illegal lending apps
- B) regulating cryptocurrencies
- C) registration of Virtual Digital Assets
- D) allocation of Government-dated securities

**Answer : A**

- ✓ The Reserve Bank of India is considering establishing a Digital India Trust Agency (DIGITA) to combat cyber fraud and illegal lending apps.
- ✓ It will be responsible for stopping illegal lending apps from popping up.
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- ✓ It generally involves three parties – a lender, a lending service provider (including a digital lending platform) and a borrower.
- ✓ It includes products like Buy Now, Pay Later (BNPL), which is a financing option (or simply a short-term loan product).
- ✓ It allows one to buy a product or avail a service without having to worry about paying for it immediately.

**Q. Where was the ceremony held to commemorate the 90th anniversary of the Reserve Bank of India ?**

- A) Delhi
- B) Kolkata
- C) Mumbai
- D) Hyderabad

**Answer : C**

- ✓ Prime Minister Narendra Modi addressed the opening ceremony of RBI@90 in Mumbai, Maharashtra on 1 April 2024.



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- ✓ The ceremony was organised to mark the 90 years of the establishment of India's central bank, Reserve Bank of India (RBI).
- ✓ The Prime Minister Modi released a commemorative coin to mark 90 years of RBI on the occasion.
- ✓ The Prime Minister said that the next 10 years were crucial for reversing the goal of Viksit Bharat by 2047 and RBI will play a central role in it with its priority of fast-paced growth and focus on trust and stability.
- ✓ He said that during his government the Indian banking sector has emerged more strong with a strong balance sheet. He pointed out that Gross NPA (Non Performing Assets) of banks that stood at 11.25 percent in 2018 came down to below 3 percent by September 2023.
- ✓ Government of India infused Rs 3.5 lakh crore in the public sector banks to make it more strong.
- ✓ About Reserve Bank of India
- ✓ India's central bank. Reserve Bank of India (RBI) was set up on the recommendation of the Royal Commission on Indian Currency and Finance also known as the Hilton-Young Commission.
- ✓ Accepting the recommendation of the Hilton-Young Commission the Reserve Bank of India Act 1934 was passed.
- ✓ On 1 April 1935 ,the Reserve Bank of India started its operation.
- ✓ The RBI was initially owned by a private person . It was nationalised in 1949 and is now owned by the Government of India.
- ✓ Main functions of the RBI
- ✓ It is the apex monetary body which formulates,implements and monitors the monetary policy.
- ✓ It regulates and supervises the Indian financial system. It is the regulator and supervisor of the financial system.It regulates banks, NBFC,NABARD,SIDBI,EXIM Bank.
- ✓ It manages the foreign exchange reserves of India.
- ✓ It issues currency notes in India except Re 1 notes and coins. Re 1 notes and coins are issued by the government of India.
- ✓ It is the regulator and supervisor of the payment and settlement system in india.
- ✓ It is the banker to the governments and all the scheduled banks.
- ✓ Offices of RBI
- ✓ The headquarters of RBI was shifted from Kolkata to Mumbai in 1937 .The RBI has 33 offices
- ✓ Governor of RBI
- ✓ Sir Osborne Smith was the first governor of RBI.





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- ✓ The first Indian governor of RBI was C.D.Deshmukh.He was appointed in 1943.
- ✓ Current and 25th Governor of RBI: Shaktikanta Das

**Q. Katchatheevu island is a disputed area between which countries?**

- A) India and Sri Lanka
- B) India and Singapore
- C) India and Maldives
- D) India and Norway

**Answer : A**

- ✓ Documents obtained through an RTI application by Tamil Nadu's BJP chief K. Annamalai have revealed India's inconsistent approach to the Katchatheevu island dispute with Sri Lanka.
- ✓ Island of Katchatheevu
- ✓ Katchatheevu is a tiny island located in the Palk Strait between India and Sri Lanka, with an area of 285 acres.
- ✓ It is situated around 33 km northeast of Rameswaram, India and approximately 62 km southwest of Jaffna, the northernmost point of Sri Lanka.
- ✓ Agreement between India and Sri Lanka
- ✓ In June 1974, the then-Prime Ministers of India and Sri Lanka, Indira Gandhi and Sirima R.D. Bandaranaike, signed an agreement.
- ✓ Agreement defined the boundary between India and Sri Lanka in the waters from the Palk Strait to Adam's Bridge.
- ✓ Katchatheevu controversy
- ✓ There is a dispute between India and Sri Lanka over the jurisdiction of Katchatheevu island. Sri Lanka claims sovereignty over the island, citing the Portuguese occupation from 1505 to 1658 CE as evidence of their jurisdiction. India, however, argues that the former Raja of Ramnad held possession of the island as part of his estate.

**Q. According to SIPRI, which country is India's primary supplier of arms?**

- A) US
- B) France
- C) Russia
- D) Germany

**Answer : C**



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- ✓ According to Indian Defence Minister Rajnath Singh India's arms exports have surpassed Rs 21,000 crore for the first time.
- ✓ India has been expanding its exports of a wide variety of weapons, from BrahMos cruise missiles to artillery guns, in an effort to become self-reliant in the sector.
- ✓ The country has taken a significant step forward in becoming 'Aatmanirbhar' or self-reliant in defence exports.
- ✓ The defence minister stated on April 1st that the arms exports reached Rs 21,083 crore in the financial year 2023-24, an impressive growth of 32.5% compared to the previous fiscal year. In the financial year 2022-23, India's defence exports were nearly Rs 16,000 crore.
- ✓ This development comes as part of New Delhi's push to boost defence exports under the leadership of Prime Minister Narendra Modi.
- ✓ India has set an ambitious target of taking annual defence exports to Rs 35,000 crore by 2024-25.
- ✓ India's supplies to Arms
- ✓ India supplies arms to more than 85 countries, including Italy, the Maldives, Russia, Sri Lanka, the United Arab Emirates (UAE), the Philippines, Saudi Arabia, Poland, Egypt, Israel, Spain, Chile, and others.
- ✓ India's defense exports have seen significant growth in recent years, from Rs 686 crore in 2013-14 to Rs 21,083 crore in 2023-24.
- ✓ Around 100 firms are exporting defence products in India and the Centre allocated Rs 6.21 lakh crore to the defence budget for 2024-25
- ✓ Still India is largest arms exporter
- ✓ Despite India's "aatmanirbharta" push, it remains the world's largest arms importer, accounting for 9.8% of all arms imports, according to the Swedish think-tank, Stockholm International Peace Research Institute (SIPRI).
- ✓ While Russia remains India's primary supplier of arms, its share of Indian arms imports has decreased from 76% in 2009-13 to 36% in 2019-23

**Q. Who won the men's Kho-Kho title at the 56th National Kho-Kho Championship 2023-24?**

A) Chennai Quick Guns

B) Odisha Juggernauts

C) Airport Authority of India

D) Maharashtra

**Answer : D**



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- ✓ Maharashtra Men's and Women National Kho Kho Champion.
- ✓ The Maharashtra team made a clean sweep at the 56th National Kho Kho Championship 2023-24.
- ✓ It won both the men's and women's titles, held at Delhi's Karnail Singh Stadium and the Indira Gandhi Indoor Stadium.
- ✓ The winning team collected a cash prize of Rs 3 lakh and a trophy.
- ✓ The runner-up got a cash prize of Rs 2 lakh and a Trophy.
- ✓ 56th National Kho Kho Men's Champion Maharashtra.
- ✓ In the final match played at the Indira Gandhi Indoor Stadium, the Maharashtra men's team defeated the Indian Railway team.
- ✓ 56th National Kho Kho Women's Champion Maharashtra.
- ✓ In the women's category, the Maharashtra team, led by Sampada Maurya, defeated the Airport Authority of India team by 18-16 points.
- ✓ Kho Kho Game
- ✓ It is a traditional sport in India that is considered very ancient. It is considered the second most popular traditional sport in India after Kabbadi. It can be played both indoors and outdoors.
- ✓ Kho Kho was included as a demonstration sport in the 1936 Berlin Summer Olympics and the 3rd South Asian Federation Games held in Kolkata(Calcutta) in 1987.
- ✓ Kho Kho Federation of India
- ✓ It was set up in 1955. It is a body recognised by the government of India .
- ✓ Headquarters: New Delhi
- ✓ President: Sudhanshu Mitta

**Q. Maharashtra defeated which team in the final to win the women's 56th National Kho Kho Championship 2023-24?**

A) Haryana

B) Gujarat

C) Madhya Pradesh

D) Airport Authority of India

**Answer : D**

- ✓ The 56th National Kho Kho Championship 2023-24 was organised by the Kho Kho Federation of India at Delhi's Karnail Singh Stadium and the Indira Gandhi Indoor Stadium from 28 March to 1 April 2024.
- ✓ In the women's category, the Maharashtra team, led by Sampada Maurya, defeated the Airport Authority of India team by 18-16 points.







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**Q. Every year the International Children's Book Day is marked on April 02. Which country is the sponsor for the day in 2024?**

- A) Australia  
B) Netherlands  
C) Canada  
D) Japan

**Answer : D**

- ✓ The International Children's Book Day (ICBD) is organised annually on 2nd April since 1967, by the International Board on Books for Young People (IBBY).
- ✓ IBBY is an international non-profit organization, to inspire a love of reading and to call attention to children's books.
- ✓ The Japan Board on Books for Young People (JBBY) is proud to be the official sponsor of ICBD 2024.
- ✓ The theme for this year is "Cross the Seas on the Wing of your Imagination"

**Q. REC Limited, recently won the SKOCH ESG Award 2024, comes under which ministry?**

- A) Ministry of Power  
B) Ministry of Defence  
C) Ministry of Agriculture  
D) Ministry of Corporate Affairs

**Answer : A**

- ✓ REC Limited, a Ministry of Power entity, clinched the SKOCH ESG Award 2024 in 'Renewable Energy Financing'.
- ✓ This accolade acknowledges REC's dedication to sustainable financing, driving the shift towards renewable energy.
- ✓ As a pivotal player in India's clean energy transition, REC spearheads numerous sustainable projects and engages in discussions with developers across various green sectors.
- ✓ The SKOCH ESG Awards highlight organizations' commitment to environmental, social, and governance factors, crucial for India's sustainable future.

## REC LTD IN NEWS 2023-24

- REC Limited, a Ministry of Power entity, clinched the SKOCH ESG Award 2024 in 'Renewable Energy Financing'.
- REC Limited joins hands with UNISED to support Education of Children.



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- REC Limited, a Maharatna CPSE under the Ministry of Power and a leading NBFC, has been honoured with the 'Innovative Technology Development Award' at the 'Building India 2047: Technology for Better Tomorrow', an IIT Madras CSR Summit.
- REC Limited has been awarded the prestigious Best Green Bond – Corporate Award at The Asset Triple A Awards for Sustainable Finance 2024.
- REC will lend up to ₹1.2 trillion for the installation of rooftop solar panels under the Pradhan Mantri Suryodaya Yojana.
- REC Limited issues inaugural Yen Denominated Green Bonds aggregating to 61.1 Billion Japanese Yen.
- REC sets ₹1 lakh crore sanction target for infrastructure space including roads and highways in FY24.
- REC Invests Rs. 35,000 Cr In Multi-Modal Projects With Rail Vikas Nigam For 5 Years.
- REC Honoured with 'Best Employer in Diversity & Inclusion' Award by Assocham.
- RailTel has signed a Memorandum of Understanding (MoU) with REC Ltd extending up to Rs 30,000 crore as financial assistance for telecom, IT and railway signaling infrastructure projects.
- REC Ltd gets Golden Peacock Award for Disaster Management.
- REC Limited, the Maharatna Central Public Sector Enterprise launched a SUGAM REC mobile application.
- REC Limited and Punjab National Bank have signed an MoU to explore funding possibilities in the Power Infrastructure and logistics sectors.
- The consortium arrangement will co-finance loans worth Rs 55,000 crores over the next three years.
- REC Ltd has become the 12th company to attain the Maharatna status
- REC Limited, formerly Rural Electrification Corporation Limited
- Founded : 1969
- Headquarters : New Delhi
- CMD : Vivek Kumar Dewangan
- REC was formerly known as Rural Electrification Corporation Limited.
- REC Limited is an NBFC focused on financing and development of the power sector across India.
- REC Limited has also recently started services in the financing infrastructure and logistics sector.
- REC funding lights every fourth bulb in India. REC is a 'Maharatna' company under the Ministry of Power.





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**Q. Who has taken over as the new President of the Associated Chambers of Commerce and Industry of India in April 2024?**

A) S.S Mallikarjuna Rao

B) Rajneesh Karnatak

C) M. V. Rao

D) Sanjay Nayar

**Answer : D**

- ✓ Sanjay Nayar, chairman of Sorin Investment Fund, has taken over as president of industry body ASSOCHAM for 2024-25.
- ✓ Sanjay Nair replaces Ajay Singh, Chairman and MD of SpiceJet.
- ✓ Associated Chambers of Commerce and Industry of India (ASSOCHAM)
- ✓ Founded : 1920
- ✓ Headquarters : New Delhi
- ✓ President : Sanjay Nayar

**Q. Who is the only Indian to be included in the list of the world's top 10 billionaires as per the Annual Forbes Billionaire List of 2024?**

A) Mukesh Ambani

B) Gautam Adani

C) Shiv Nadar

D) Dilip Shanghvi

**Answer : A**

- ✓ Mukesh Ambani only Indian in top 10 world billionaires list : Forbes.
  - ✓ According to the recently released “Forbes 38th Annual World’s Billionaires List 2024”, Mukesh Ambani, Reliance Industries Limited (RIL) Chairman cum Managing Director (CMD), is the only Indian who has made it to the list of the top 10 billionaires of the world.
  - ✓ Mukesh Ambani was ranked 9th on the list, which was topped by Bernard Arnault & family, owner of the French luxury giant LVMH.
  - ✓ According to the Forbes report there are 2781 billionaires in the world from 77 countries .The combined wealth of the billionaires were \$14.2 trillion an increase of \$2 trillion from 2023.
  - ✓ Top Ten Billionaires in the World
  - ✓ Except for Bernard Arnault, who is French, and Mukesh Ambani, who is Indian, all the other eight people are Americans.
1. Bernard Arnault & family, with a total net worth of \$233 billion.





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**Q. Who celebrated serving food to four billion people at the UN Headquarters in April 2024?**

A) Annamrita Foundation

B) Akshaya Patra Foundation

C) Cuddles Foundation

D) Rise Against Hunger

**Answer : B**

- ✓ Celebration of serving food to four billion people at UN Headquarters.
- ✓ Akshaya Patra Foundation (APF) achieved the historic feat of serving four billion thalis.
- ✓ This achievement of Akshaya Patra Foundation was also celebrated in the United Nations.
- ✓ India's Permanent Representative to the UN Ruchira Kamboj organized a special event at the UN Headquarters on 2 April 2024. The theme of this event organized at the United Nations was 'Achievements in Food Security: India's Progress towards the Sustainable Development Goals'.
- ✓ The event showcased India's innovative strategies, policies and achievements towards achieving food security and nutrition.
- ✓ About Akshaya Patra Foundation (APF):
- ✓ Akshaya Patra Foundation was established in the year 2000. It started with feeding 1,500 children from five schools in Bengaluru.
- ✓ Akshaya Patra Foundation is an India-based NGO.
- ✓ The headquarters of this foundation is in Bengaluru.
- ✓ The Foundation implements the Midday Meal Scheme under the PM Poshan Abhiyaan.
- ✓ Akshaya Patra is currently the world's largest non-profit operation. The Midday Meal Program provides nutritious meals to government school children in more than 22,367 schools spread across 14 states and 2 union territories across India.

**Q. HDFC Bank has decided to sell its how much per cent stake in HDFC Education and Development Services Private Ltd?**

A) 90%

B) 100%

C) 49%

D) 74%

**Answer : B**

- ✓ HDFC Bank proposes to sell 100% stake in its subsidiary HDFC Education
- ✓ HDFC Bank has decided to sell its 100 per cent stake in HDFC Education and Development Services Private Ltd.
- ✓ The transaction will be undertaken through the Swiss challenge method.





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- ✓ HDFC Bank would finalise the purchaser on the basis of the completion of the Swiss challenge process, subsequent to which such purchaser and HDFC Bank will enter into definitive documentation for the purposes of the proposed transaction.

## HDFC BANK IN NEWS 2023-24

- HDFC Bank proposes to sell 100% stake in its subsidiary HDFC Education.
- HDFC Bank has appointed Sumant Rampal as Group Head of Mortgage Business, in the place of Arvind Kapil.
- HDFC Bank Raises \$300 Million via Bond Issue to Fund Green Loans.
- HDFC Bank to acquire up to 9.5% stake in ICICI Bank.
- LIC gets RBI nod for 9.99% stake buy in HDFC Bank.
- HDFC Bank first lender to issue 20 million credit cards.
- HDFC Bank approves re-appointment of Atanu Chakraborty as chairman for 3 years.
- HDFC Bank has recently raised Rs 7,425 crore through infrastructure bond issue.
- Reserve Bank of India has approved the reappointment of Sashidhar Jagdishan as HDFC Bank MD & CEO for a period of three years.
- HDFC Bank Launches India's First Co-Branded Hotel Credit Card named 'Marriott Bonvoy HDFC Bank Credit Card' in partnership with Marriott International.
- HDFC Bank's Sashidhar Jagdishan is highest paid bank CEO in FY23 with Rs 10.55 crore pay.
- HDFC Bank overtakes SBI in CRISIL's corporate banking ranking for 2023.
- Food delivery platform Swiggy has joined hands with HDFC Bank to launch a co-branded credit card.
- HDFC BANK
- Founded : 1994
- Founder : Hasmukhbhai Parekh
- HQ : Mumbai, Maharashtra
- MD & CEO : Sashidhar Jagdishan
- Tagline : We understand your world



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**Q. Who has recently become India's top ranked chess player?**

- A) Vishwanathan Anand                      B) Arjun Erigaisi  
C) D. Gukesh                                  D) R. Praggnanandhaa

**Answer : B**

- ✓ India's young chess player Arjun Erigaisi has become India's top ranked chess player. With a benchmark rating of 2756, Erigassey is ranked ninth in the world. In this matter, he has left behind five-time world champion Vishwanathan Anand.
- ✓ After 21-year-old Arjun, the second Indian ranked in the FIDE rankings is Vishwanathan Anand.

**Q. Hindustan Aeronautics Limited has handed over two Dornier 228 aircraft to which country?**

- A) Kenya                                      B) Egypt  
C) Sri Lanka                                    D) Guyana

**Answer : D**

- ✓ Hindustan Aeronautics Limited (HAL) has recently delivered two Dornier 228 aircraft to the Guyana Defence Force.
- ✓ Guyana President Mohamed Irfan Ali has given this information, he had earlier visited the HAL facility in India.
- ✓ Guyana is a country located on the North Atlantic coast of South America.

**Q. 'Operation Sankalp', which was in news recently, is related to which of the following?**

- A) Maritime security  
B) child education  
C) Cyber security  
D) Tribal development

**Answer : A**

- ✓ The Indian Navy has launched 'Operation Sankalp' in the Persian Gulf and Gulf of Oman with the aim of ensuring the security of Indian ships.
- ✓ Operation Sankalp of the Indian Navy, launched in response to the increasing tension in the maritime domain, is a successful effort.



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## IMPORTANT OPERATION & CODE NAME IN NEWS 2023-24

- OPERATION INDRAVATI
- India has started Operation Indravati to evacuate its nationals from Haiti to the Dominican Republic.
- OPERATION SANKALP
- Indian Navy has launched 'Operation Sankalp' in the Persian Gulf and Gulf of Oman with the aim of ensuring the security of Indian ships.
- OPERATION RISING SUN
- Directorate of Revenue Intelligence (DRI) busted a big syndicate involved in smuggling of foreign-origin gold worth around Rs. 40 crore in its operation code named 'Rising Sun' on 12th and 13th March, 2024
- OPERATION KAMDHENU
- Jammu and Kashmir police launched Operation Kamdhenu to curb cattle smuggling.
- OPERATION PROSPERITY GUARDIAN
- Operation Prosperity Guardian is a United States-led military operation by a multinational coalition formed in December 2023 to respond to Houthi-led attacks on shipping in the Red Sea.
- OPERATION AJAY.
- India has launched 'Operation Ajay' to facilitate the return from Israel of those Indians who wish to come back home.
- OPERATION IRON SWORD
- Israel has named the ongoing fight against Hamas as Operation Iron Sword. Hamas is a Palestinian militant group that controls some areas of the Gaza Strip.
- OPERATION SAJAG
- Indian Coast Guard conducted 'Operation Sajag,' a comprehensive drill along the west coast, aimed at enhancing coastal security.
- OPERATION BROADER SWORD.
- India and the USA, jointly conducted an 'Operation Broader Sword' to stop the illegal shipment of drugs through the International Mail System.
- OPERATION KARUNA
- India launched "Operation Karuna" to provide humanitarian assistance for people in Myanmar, which is affected by Cyclone Mocha.





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- OPERATION KAVERI
- India launches Operation Kaveri to evacuate Indian citizens stranded in Sudan
- OPERATION DOST
- Due to the recent earthquake in Turkey and Syria, India has launched a campaign named 'Operation Dost' to help the affected people.
- OPERATION GARUDA
- Central Bureau of Investigation has launched a multi-phase 'Operation Garuda' against illicit drug trafficking network.
- OPERATION YATRI SURAKSHA
- To give assurance of the safety to the passengers, the Indian railways with the coordination of Railway Protection Force has launched a pan India drive under the code name Operation Yatri Suraksha.
- OPERATION "NARCOS"
- Railway Protection Force (RPF) recently recovered narcotic products worth Rs 7.40 crore under "Operation Narcos".
- OPERATION SANKALP
- Indian Navy's stealth Frigate, INS Talwar is presently deployed for Op-Sankalp commemorating the 3rd continuous year of Indian Navy's presence in the Gulf.
- OPERATION SATARK
- Railway Protection Force (RPF) has recently started "Operation Satark" taking action against illicit liquor, fake currency circulation, etc.
- OPERATION GANGA
- India launches mission named Operation Ganga to evacuate Indian nationals from Ukraine

**Q. Abdel-Fattah Al-Sisi has been sworn in as the President of which country?**

A) Qatar

B) Egypt

C) Bahrain

D) Malaysia

**Answer : B**

- ✓ Abdel Fattah El-Sisi was sworn in for his third term as President of Egypt.
- ✓ President Sisi won the presidential election held in December 2023 with 88.6% of the votes.



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- ✓ With this, Al-Sisi will remain the President of the third most populous country in the Arab region till the year 2030.
- ✓ In 2019, the Egyptian constitution was amended, extending the term of the president from four to six years. It also raised the limit for a person to be the president of Egypt from two to three.
- ✓ In the 2014 presidential election, Abdel-Fattah al-Sisi was elected president of Egypt for the first time. He was reelected in 2018
- ✓ Islamic Republic of Egypt
- ✓ Egypt is an Arab country which lies in Africa. It is an ancient civilisation that prospered around the Nile River. Ancient Greek historian Herodotus called Egypt the gift of the Nile.
- ✓ The famous Suez Canal lies in Egypt, joining the Mediterranean Sea with the Red Sea.
- ✓ Currency: Egyptian pound
- ✓ President: Abdel-Fattah al-Sisi

## NEWLY PRESIDENT IN NEWS 2023-24

- Abdel Fatah al-Sisi : Egypt
- Prabowo Subianto : Indonesia
- Tamás Sulyok : Hungary
- Alexander Stubb : Finland
- Azali Assoumani : Comoros
- Bernardo Arevalo : Guatemala
- William Lai : Taiwan
- Daniel Noboa : Ecuador
- Mohammed Muizzu : Maldives
- Bharatvanshi Tharman Shanmugaratnam : Singapore
- Emmerson Mnangagwa : Zimbabwe
- Edgars Rinkevics : Latvian
- Tayyip Erdogan : Turkey
- Bola Tinubu : Nigeria
- Mohammed Shahabuddin Chuppu : Bangladesh
- Ram Chandra Paudel : Nepal
- Xi Jinping : China (third term)



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➤ Vo Van Thuong : Vietnam

**Q. Shigmo festival, recently seen in news, is celebrated in which state?**

A) Karnataka

B) Madhya Pradesh

C) Odisha

D) Goa

**Answer : D**

- ✓ Spring has sprung in Goa, igniting the vibrant Shigmo Festival, celebrating Konkan tradition.
- ✓ Lasting from March 26 to April 8, 2024, it bids farewell to winter, welcoming spring's warmth.
- ✓ A fusion of Holi's energy and carnival's flamboyance, Shigmo showcases grand parades with folk performances and mythological floats.
- ✓ Held annually in Panaji, it embodies the essence of springtime bliss for Goans, echoing through the streets with two weeks of arts and culture.

**Q. Sanjhi Craft, recently got a GI tag, belongs to which state?**

A) Uttar Pradesh

B) Maharashtra

C) Karnataka

D) Kerala

**Answer : A**

- ✓ Uttar Pradesh leads India with the most Geographical Indication (GI) certified products, now totaling 69 after the addition of 15 new items, surpassing Tamil Nadu's 58.
- ✓ Sanjhi art, originating in Mathura, Uttar Pradesh in the 16th century, is renowned for intricate designs and spiritual significance.
- ✓ Associated with the mother goddess Sanjhi, the craft involves mud images crafted into cosmic forms.
- ✓ It originated around Krishna temples and is now practiced nationwide

**Q. Which state emerged as the largest exporter of electronic goods, contributing 30% to the country's total electronic goods exports in FY 24?**

A) Telangana

B) Karnataka

C) Tamil Nadu

D) Maharashtra

**Answer : C**





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- ✓ Tamil Nadu is India's largest exporter of electronic goods, contributing 30% to the country's total electronic goods exports in FY24.
- ✓ From April 2023 to January 2024, Tamil Nadu's electronics exports were valued at \$7.37 billion, which is 32.52% of India's total export of electronic system design and manufacturing (ESDM) goods of \$22.65 billion for the same period. Historically, Tamil Nadu lagged behind Uttar Pradesh and Karnataka in this sector until FY22.
- ✓ However, in recent years, Tamil Nadu has experienced consistent growth.

**Q. 'INTERACT project', recently seen in news, is funded by which organization?**

- A) European Union
- B) International Labour Organization
- C) United Nations Development Programme
- D) World Bank

**Answer : A**

- ✓ The International Network for Terrestrial Research and Monitoring in the Arctic (INTERACT) is a EU-funded project granting researchers access to Arctic research stations across Europe, Russia, and North America.
- ✓ It facilitates work in remote areas, fostering cross-fertilization and enabling comparative measurements. Researchers contribute to new research directions while accessing otherwise inaccessible regions

**Q. How much rupee's total transactions were done through UPI?**

- A) ₹130 lakh crore
- B) ₹210 lakh crore
- C) ₹180 lakh crore
- D) ₹199 lakh crore

**Answer : D**

- ✓ UPI ends FY24 on a high note, transactions worth ₹199 lakh crore processed
- ✓ The Unified Payments Interface (UPI) is going from strength to strength.
- ✓ The transactions on UPI ended FY24 on a strong high both, in terms of value and volume.
- ✓ In FY24, the UPI platform processed 13,115 crore transactions, aggregating to ₹199.29 lakh crore, compared to 8,376 crore transactions worth ₹139 lakh crore in FY23, a rise of almost 57% in volume and 43% in value, respectively.





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- ✓ HDFC Bank is the leader in credit card issuances, with the lender's cards in circulation standing at 20.40 million. Other major players include SBI Card with 18.75 million cards, ICICI Bank with 16.84 million, and Axis Bank with 13.90 million.
- ✓ On the other hand, the overall credit card spending among Indians has moderated to Rs 1.49 trillion from Rs 1.66 trillion in January 2024 owing to considerable decline in point of sale (PoS) and e-commerce payments.
- ✓ While PoS transactions dropped to Rs 54,431.48 crore from Rs 58531.77 crore in January 2024. Meanwhile, e-commerce payments declined to Rs 0.95 trillion from Rs 1.08 trillion as the festive season came to an end.

**Q. State-owned power giant NTPC has permanently closed its Barauni Thermal Power Station Stage-I of 220 MW. It is located in which state?**

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

**Answer : A**

- ✓ State-owned power giant NTPC has permanently closed its Barauni Thermal Power Station Stage-I of 220 MW.
- ✓ The company acquired Barauni Thermal Power Station (720 MW) in Begusarai district, Bihar, from Bihar State Power Generation Company on December 15, 2018.
- ✓ Established in 1975, NTPC aims to become a 130 GW firm by 2032.
- ✓ Operation of NTPC Barauni Thermal Power Station Stage-I (2×110 MW) comprising of two Units (Unit 6 & 7) of 110 MW each (along with all Auxiliary systems except CHP, Switchyard, Ash Dyke and Township) shall be permanently discontinued w.e.f. 31st March 2024.

**Q. Which company has signed an MoU with Panasonic Group company Panasonic Energy Co. to manufacture cylindrical lithium-ion cells in India?**

- A) Bharat Heavy Electricals Limited (BHEL)  
B) Bharat Petroleum Corporation Limited (BPCL)  
C) Indian Oil Corporation Limited (IOCL)  
D) Hindustan Petroleum Corporation Limited (HPCL)

**Answer : C**





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- ✓ State-owned refiner Indian Oil Corporation and Panasonic Group company Panasonic Energy Co. have signed a binding term sheet to draw framework of their proposed joint venture (JV) to manufacture cylindrical lithium-ion cells in India.
- ✓ This initiative is driven by the anticipated expansion of demand for batteries for two- and three-wheel vehicles and energy storage systems in the Indian market.
- ✓ The two companies are engaged in a feasibility study on utilisation of battery technology for facilitating the transition to clean energy in India. They aim to finalise details of their collaboration by the summer of this year.
- ✓ Indian Oil Corporation Limited (IOCL)
- ✓ Founded : 1959
- ✓ Headquarters : New Delhi
- ✓ Chairman : Shrikant Madhav Vaidya
- ✓ Owner : Government of India (52.1%)

**Q. Who has been appointed as the Chief Executive Officer (CEO) of Union Asset Management Company?**

A) Madhu Nair

B) Tilak Mehta

C) Kavita Shukla

D) Akhilendra Sahu

**Answer : A**

- ✓ Union Asset Management Company has appointed Madhu Nair as the Chief Executive Officer.
- ✓ He will replace G Pradeepkumar who tendered his resignation after 14 years of service.
- ✓ Nair comes with over 25 years of diverse experience across various market segments. He was instrumental in building up asset management companies such as HSBC, Invesco and Kotak, during his career span of two and a half decades.

**Q. Who has been appointed as the Group Head of Mortgage Business in HDFC Bank?**

A) Sumant Rampal

B) Kunal Shah

C) Arjun Rai

D) Deepak Ravindran

**Answer : A**

- ✓ HDFC Bank has appointed Sumant Rampal as Group Head of Mortgage Business, in the place of Arvind Kapil.





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**Q. Who was honored with the 'International Culture Award' in March 2024?**

- A) Sanjay Kumaran                      B) Meena Charanda  
C) Ritesh Agarwal                      D) Advait Thakur

**Answer : B**

- ✓ Principal of Kalindi College (Delhi University), Professor Meena Charanda has been given the 'International Culture Award' for the year 2024.
- ✓ Prof. Meena Charanda has been given this honor for her remarkable work in the field of education and social service.
- ✓ Charanda was given a memento, plaque, shield and citation from the university in the award.

**Q. Which institution releases the "South Asia Development Update" report?**

- A) World Bank                              B) World Economic Forum  
C) International Monetary Fund (IMF)   D) World Trade Organization (WTO)

**Answer : A**

- ✓ World Bank, in its bi-annual report "South Asia Development Update" released on 2 April 2024, has increased its growth rate forecast for the Indian economy for 2024-25 to 6.6 per cent. In the last report, it estimated a growth rate of 6.4% for the Indian economy in FY 25. The World Bank cited increased public investment in the economy as a reason for upgrading the Indian economic growth rate.
- ✓ However, the World Bank forecasted a growth rate of 7.5% for 2023-24, which is lower than that of the National Statistical Office (NSO) 7.6 per cent.

**Q. Bindyarani, who was in the news recently, belongs to which field?**

- A) Shooting                                  B) Boxing  
C) Weightlifter                              D) Tennis

**Answer : C**

- ✓ Bindyarani Devi wins Bronze in the IWF World Cup.
- ✓ Bindyarani Devi, the Birmingham Commonwealth Games 2022 silver medallist, won a bronze medal at the IWF World Cup 2024, held in Phuket, Thailand, on 2 April 2024.
- ✓ Mirabai Chanu became the only Indian weightlifter to qualify for the Paris Olympics 2024. Bindyarani Devi and Mirabai Chanu were the only two Indians who were competing in the IWF World Cup 2024.





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- ✓ The IWF World Cup 2024 is being organised by the International Weightlifting Federation (IWF) from 31st March to 11 April 2024 in Phuket, Thailand
- ✓ North Korea's Kang Hyon Gyong won the gold medal with a lift of 234 Kg and silver was won by Romania's Mihaela Cambei.
- ✓ The 32nd Summer Olympics will be held in the French capital, Paris, from 26 July to 11 August 2024.
- ✓ International Weightlifting Federation (IWF)
- ✓ The International Weightlifting Federation (IWF) was established in 1905
- ✓ Headquarters: Lausanne, Switzerland
- ✓ President: Mohamad Hassan Jaloud

**Q. Consider the following statements with reference to PRATUSH telescope:**

**1. It is a radio telescope developed by the Raman Research Institute and the Indian Space Research Organisation (ISRO).**

**2. It aims to study the impact of radio waves on the outer environment of the Earth.**

**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**

- ✓ Astronomers are looking forward to opening a new window on the universe by posting high-resolution telescopes on the moon, and in orbit around it including one from India called PRATUSH.
- ✓ Probing Reionization of the Universe using Signal from Hydrogen (PRATUSH) is a radio telescope to be sited on the moon's far side.
- ✓ It is being built by the Raman Research Institute (RRI) in Bengaluru with active collaboration from the Indian Space Research Organisation (ISRO).
- ✓ Initially, ISRO will place PRATUSH into orbit around the earth. After some fine-tuning, the space agency will launch it moonwards.
- ✓ Main roles: It will be to detect signals from the first stars and galaxies, reveal the cosmic dawn of the universe, answering the question when the first stars formed, the nature of the first stars and what was the light from the first stars.



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- ✓ It will carry a wideband frequency-independent antenna, a self-calibrating analog receiver and a digital correlator to catch radio noise in the all-important signal from the Dark Ages.
- ✓ The target instrument sensitivity is at the level of few millikelvin without being limited by any systematic features.

## ISRO IN NEWS 2023-24

- Vikram Sarabhai Space Center (VSSC) located at Thumba, Thiruvananthapuram has launched a multi-purpose app 'SAKHI' (Space-borne Assistant and Knowledge Hub for Crew Interaction-SAKHI) to assist the Gaganyaan crew.
- Ministry of Statistics and Programme Implementation (MoSPI) has partnered with ISRO for the Urban Frame Survey (UFS) using Bhuvan.
- Prime Minister Narendra Modi and ISRO Chairman have already said that by 2040 we should have an Indian astronaut on the moon and also to have our space station by 2035.
- PM Modi laid the foundation stone of the second spaceport of the Indian Space Research Organization (ISRO) in Kulasekarapattinam, Tamil Nadu.
- ISRO has successfully launched meteorological satellite INSAT-3DS with the GSLV-F14/INSAT-3DS mission from SDSC-SHAR, Sriharikota.
- Vyommitra(Woman Robot Astronaut) is going to fly into Space ahead of ISRO's "Gaganyaan" Mission
- ISRO has completed all key tests on Insat-3DS satellite before the final review which will be followed by its shipping to the spaceport in Srihari Kota, Andhra Pradesh.
- Indian Space Research Organisation (ISRO) launched the PSLV-C58 X-ray Polarimeter Satellite (XPoSat) mission.
- Indian Space Research Organization (ISRO) is planning to send Indian astronauts to the moon for the first time by 2040.
- ISRO's Next Moon Mission in Collaboration with Japan Gathers Steam. This mission, called LUPEX, or Lunar Polar Exploration, is slated for 2024-25.
- Centre has approved the establishment of a new spaceport in Kulasekarapattinam, Tamil Nadu for carrying out the launches of the Small Satellite Launch Vehicles (SSLV) developed by the ISRO.



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- ISRO has announced a new online training programme for post-graduate and final-year undergraduate students of physical sciences and technology. The programme is called Space Science and Technology Awareness Training (START) .
- ISRO will launch Singapore's TeLEOS-2 satellite using the Polar Satellite Launch Vehicle (PSLV) from the Satish Dhawan Space Center in Sriharikota.
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bangalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 10th Chairman : S Somanath
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger Payload Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

**Q. Consider the following statements with reference to myCGHS App:**

**1. It has a 2-factor authentication and mPIN features.**

**2. It is developed by the Centre for Development of Telematics (C-DOT).**

**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 secretary of the Ministry of Health and Family Welfare launched the myCGHS app for iOS ecosystem of devices.
- ✓ It is designed to enhance access to Electronic Health Records, information, and resources for Central Government Health Scheme (CGHS) beneficiaries.





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- ✓ It is developed by the technical teams of the National Informatics Centre (NIC) Himachal Pradesh and NIC Health Team.
- ✓ It is a convenient mobile application offering features aimed at enhancing information and accessibility for CGHS beneficiaries.

**Q. Where was India's first domestic gene therapy for cancer launched?**

A) IIT Bombay

B) IIT Delhi

C) IIT Kharagpur

D) IIT Varanasi

**Answer : A**

- ✓ President of India Draupadi Murmu launched India's first domestic gene therapy for cancer at IIT Bombay.
- ✓ India's first CAR-T cell therapy has been developed in collaboration with IIT Bombay and Tata Memorial Hospital.
- ✓ Speaking on the occasion, the President said that the launch of India's first gene therapy is a major breakthrough in our fight against cancer

## IIT IN NEWS 2023-24

- President of India Draupadi Murmu launched India's first domestic gene therapy for cancer at IIT Bombay.
- French aerospace and defence firm Starburst Accelerator SARL has partnered with the Indian Institute of Technology Madras (IIT Madras) to set up an innovative hub for start-ups with €100 million in funding support.
- IIT Madras has developed an indigenous electric standing wheelchair called 'NeoStand,' claimed to be India's most customizable wheelchair for the benefit of wheelchair users
- Ministry of Heavy Industries (MHI) and the Indian Institute of Technology, Roorkee (IIT Roorkee) have collaborated to establish a Centre of Excellence and Industry Accelerator in the automotive and electric vehicle (EV) sector.
- Indian Institute of Technology Guwahati (IIT Guwahati) transferred swine fever vaccine technology to BioMed Pvt. Ltd.
- Uttar Pradesh government will sign a Memorandum of Understanding (MoU) with IIT Roorkee for better disaster management in the state.



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- Indian Institute of Technology Kanpur (IIT-K) has successfully established and tested India's first Hypervelocity Expansion Tunnel Test Facility .
- IREDA has entered into an agreement with IIT Bhubaneswar to promote innovation and research in the renewable energy sector.
- IIT Madras to open new campus at Kandy in Sri Lanka.
- ArcelorMittal and ArcelorMittal Nippon Steel India materials and engineering resources being deployed to construct Asia's first Hyperloop testing facility at IIT Madras, Chennai, India
- Reliance Jio Infocomm, India's largest telecom service provider, is working with the Indian Institute of Technology Bombay to launch 'Bharat GPT', a large language model specifically tailor for India's needs.
- IIT Guwahati recently developed an indigenous river model, BRAHMA-2D.
- IIT Kanpur, Indian Navy join forces to drive innovation through research partnership.
- SAMRIDHI conclave, a deeptech startup acceleration drive launched at IIT Ropar.
- The First Australia India Education and Skill Council (AIESC) meeting was held at IIT Gandhinagar, Gujarat.
- IIT Kanpur and Airbus to collaborate to boost aerospace talent base in India.
- IIT Kanpur has signed an MoU with private lender ICICI Bank to support the startup ecosystem in the institute.
- IIT Guwahati have developed pharmaceutical and food products from tea factory waste.
- IIT Jodhpur scientists develop 'CODE' device for good air quality.
- IIT Madras-incubated space tech startup GalaxEye Space on 29 August 2023 launched their drone-based synthetic aperture radar (SAR) system, Ahead of their planned satellite launch in 2024.
- IIT Bombay has received a donation of \$18.6 million from an alumna towards the establishment of a Green Energy and Sustainability Research Hub.
- IIT Guwahati has signed MoU with the Indian Council of World Affairs (ICWA) to build capacity/skills in international affairs and foreign policy.

**Q. Which ballistic missile was successfully tested by DRDO recently?**

A) Agni-Prime

B) Nag

C) Trishul

D) Prahar



**Answer : A**

- ✓ Recently, Strategic Forces Command and DRDO successfully tested the new generation ballistic missile Agni-Prime off the coast of Odisha.
- ✓ Defence Minister Rajnath Singh has congratulated DRDO, SFC and the armed forces for this testing. Agni-Prime is a two-stage surface-to-surface missile.

**DRDO IN NEWS 2023-24**

- Recently, Strategic Forces Command and DRDO successfully tested the new generation ballistic missile Agni-Prime off the coast of Odisha.
- 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





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**Q. Which company has signed a \$100-million multi-year contract with an Airbus group entity to provide 2,300 varieties of metallic components to Airbus Atlantic in France from its manufacturing base in India?**

- A) Bharat Electronics Limited (BEL)      B) Reliance Industries Limited  
C) Mahindra Aerostructures                  D) Hindustan Unilever Limited

**Answer : C**

- ✓ The Bengaluru-based Mahindra Aerostructures has signed a \$100-million multi-year contract with an Airbus group entity.
- ✓ Under the contract, Mahindra Aerostructures will supply close to 2,300 varieties of metallic components to Airbus Atlantic in France from its manufacturing base in India.
- ✓ This new contract from Airbus Atlantic opens a new frontier in our existing relationship with the Airbus Group.

**Q. Which insurance company has launched a premium payment service on its WhatsApp platform marking the first-ever launch of its kind in the life insurance sector?**

- A) Tata AIA Life Insurance                      B) Life Insurance Corporation of India  
C) Kotak Mahindra Life Insurance              D) Bharti AXA General Insurance

**Answer : A**

- ✓ Tata AIA Life Insurance Co. Ltd. (Tata AIA), one of India's leading life insurers, has launched a premium payment service on its WhatsApp platform marking the first-ever launch of its kind in the life insurance sector.
- ✓ Previously limited to UPI-based transactions, Tata AIA consumers can now use a wide range of payment methods within WhatsApp.
- ✓ Using WhatsApp, policyholders can now easily make renewal payments through credit card, debit card, and net banking options. Policyholders can now pay premium up to INR 1 crore, instead of the earlier limit of INR 2 lakh.

**Q. AU Small Finance Bank (AU SFB) amalgamated with which of the following small finance bank, marking the first such consolidation in the sector?**

- A) Equitas Small Finance Bank                  B) Shivalik Small Finance Bank  
C) Fincare Small Finance Bank                  D) Capital Small Finance Bank



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## Answer : C

- ✓ AU Small Finance Bank (AU SFB) amalgamated Fincare Small Finance Bank (Fincare SFB), marking the first such consolidation in the sector.
- ✓ In an all-stock merger deal first announced on October 29, 2023, where the shareholders of Fincare SFB received 579 equity shares in AU SFB for every 2,000 equity shares held in Fincare SFB, the merger received final approval from RBI on March 4, 2024, with the effective date of April 1, 2024.
- ✓ The merger is also expected to provide AU SFB with enhanced access to South India, significantly expanding its distribution network.

**Q. Which of the following has joined Meta's Third-Party Fact-Checking Partnership (3PFC) programme to identify, review and rate content as misinformation across Facebook, Instagram and WhatsApp?**

- A) Press Trust of India                      B) News on Air  
C) Prasar Bharati                              D) Doordarshan

## Answer : A

- ✓ Press Trust of India (PTI) has joined Meta's Third-Party Fact-Checking Partnership (3PFC) programme to identify, review and rate content as misinformation across Facebook, Instagram and WhatsApp.
- ✓ Meta announced the onboarding of India's leading news agency as it seeks to expand its third-party fact-checking network just as electioneering for the Lok Sabha polls has picked up.
- ✓ This collaboration will strengthen the fight against misinformation in India's digital landscape and empower users to navigate the online world with greater confidence

**Q. Barbara Rush passed away recently at the age of 97. Who was she?**

- A) Film Director                              B) Politician  
C) Social Worker                              D) Actress

## Answer : D

- ✓ Veteran Hollywood actor Barbara Rush died in Los Angeles. She was 97.
- ✓ Rush was known for her roles in 'It Came from Outer Space' and 'Peyton Place'.
- ✓ Rush won a Golden Globe Award in 1954 for the most promising newcomer in 'It Came from Outer Space'.







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- ✓ The World Bank's 'South Asia Regional Update: Jobs for Resilience report' highlights that the region, including India, isn't leveraging its demographic dividend due to insufficient job creation.
- ✓ While projecting a robust 6.0-6.1% growth for 2024-25, South Asia's output surpasses other emerging markets, largely driven by India.
- ✓ However, private investment remains weak, posing downside risks to growth.
- ✓ The report emphasizes the need for addressing underlying vulnerabilities to sustain growth in the region.

**Q. Who has recently been appointed as the new Managing Director of Tata International?**

- A) Ravichandran Anand                      B) Mahesh Kumar Sinha  
C) Rajiv Singhal                              D) Anand Sen

**Answer : C**

- ✓ Tata International, the global trading and distribution arm of the Tata Group, has recently appointed Rajeev Singhal as its Managing Director (MD).
- ✓ He replaced Anand Sen, who retired on March 31, 2024.
- ✓ Prior to this, Singhal was the Executive Director and Chief Operating Officer (COO) at Tata International

**Q. Kathia wheat, which has recently been given GI tag, belongs to which state?**

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

**Answer : C**

- ✓ 'Kathiya Gehu', an agricultural produce of Bundelkhand region of Uttar Pradesh, has recently been granted Geographical Indication (GI) tag.
- ✓ The application for GI tag for this crop was made in the year 2022. The GI tag was granted after a two-year long process.

**Q. The International Day for Mine Awareness and Assistance in Mine Action is observed by the United Nations on which day?**

- A) April 04                                      B) April 03  
C) April 02                                      D) April 01

**Answer : A**



- ✓ The United Nations' International Day for Mine Awareness and Assistance in Mine Action is celebrated every year on 4th of April 4.
- ✓ The day was declared by the UNGA on 8 December 2005, to raise awareness about landmines and progress toward their eradication.
- ✓ The celebrations is led by United Nations Mine Action Service (UNMAS)- Headquarter- New York, United States.

**Q. How many billion euros is NATO preparing to fund to support Ukraine in its war with Russia?**

- A) 50 billion Euros                      B) 100 billion Euros  
C) 150 billion Euros                     D) 200 billion Euros

**Answer : B**

- ✓ The North Atlantic Treaty Organization (NATO) is changing its existing policy under a proposal and creating a 100 billion euro fund for five years to support Ukraine in its war with Russia.
- ✓ This proposal has been made by NATO Secretary General Jens Stoltenberg.
- ✓ This would put NATO, the military alliance of 32 Western nations, at the forefront of aiding Ukraine.
- ✓ NATO is an intergovernmental military alliance of 32 member states (30 European and 2 North American).

#### **NATO IN NEWS 2023- 24**

- NATO is changing its existing policy under a proposal and creating a 100 billion euro fund for five years to support Ukraine in its war with Russia.
- 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.
- Finland becomes 31st member of Nato.
- North Atlantic Treaty Organization (NATO)
- Formation : 4 April 1949
- Headquarters : Brussels, Belgium
- Secretary General : Jens Stoltenberg (Norway)



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- 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. Consider the following statements with reference to Agni-Prime missile:**

**1. It is a nuclear-capable new-generation missile.**

**2. It has a maximum range of 1,000 to 2,000 km.**

**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 new generation ballistic missile Agni-Prime was successfully flight-tested by the Strategic Forces Command (SFC) along with the Defence Research and Development Organisation (DRDO) from the Dr APJ Abdul Kalam Island off the coast of Odisha.
- ✓ It is a nuclear-capable new-generation advanced variant of the Agni class of missiles.
- ✓ It is a two-stage canisterised missile with a maximum range of 1,000 to 2,000 km.
- ✓ It is lighter than all the earlier Agni series of missiles. It weighs at least 50 per cent less than the Agni 3 missile and has new guidance and propulsion systems.
- ✓ The first test of the 'Agni Prime' was conducted in 2021, while the second test was conducted six months later in December. Last year in June, the DRDO carried out the first night launch of the 'Agni Prime' missile.







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- ✓ New Delhi-based think tank Centre for Social and Economic Progress (CSEP) has given this information.
- ✓ Currently, Mohan is also a part-time member of the Prime Minister's Economic Advisory Council.

**Q. Which airport became the 14th airport in India to launch the Digi Yatra system?**

- A) Jay Prakash Narayan Airport, Bihar
- B) Shaheed Bhagat Singh International Airport, Chandigarh
- C) Manohar International Airport, Goa
- D) Devi Ahilyabai Holkar Airport, Madhya Pradesh

**Answer : C**

- ✓ The Manohar International Airport, Mopa, joins 13 others in India adopting the Digi Yatra system, enhancing travel convenience.
- ✓ Launched by Union Civil Aviation Minister Jyotiraditya Scindia, it utilizes facial recognition to streamline passenger verification, reducing wait times and simplifying procedures.
- ✓ Passengers download the DigiYatra app, link it to their Aadhaar number, and create a Digi Yatra ID for ticket purchase.
- ✓ At the airport, scanning the boarding pass initiates facial recognition for seamless entry.

## AIRPORT IN NEWS 2023-24

- Manohar International Airport, Mopa, joins 13 others in India adopting the Digi Yatra system, enhancing travel convenience.
- Indira Gandhi International Airport (IGI) in Delhi, India has been named the “Best Airport” in the Asia-Pacific region for six years in a row.
- 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).



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- 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.
- 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.

**Q. What target has the India set for the export of marine products in 2023-24?**

A) \$9.1 billion

B) \$7.7 billion

C) \$8.6 billion

D) \$11.1billion

**Answer : A**

- ✓ India aims to boost marine product exports to \$12 billion in two years through increased processing capacity and higher-value products.
- ✓ In 2022-23, exports totaled \$8.09 billion.







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- Members of the Association of Asia Pacific Airlines (AAPA) collectively have set an “aspirational target” of 5% sustainable aviation fuel (SAF) usage by 2030.
- India to push developed nations to become carbon-negative before 2050.
- This ‘Bharat Drone Shakti 2023’ event will help the country to achieve its commitment of becoming a global drone hub by 2030.
- Vaccine manufacturer Indian Immunologicals Limited (IIL) expects to commercially launch its dengue fever vaccine by early 2026.
- Group Chief Economic Advisor at the State Bank of India (SBI), Soumya Kanti Ghoshon has reiterated that India is likely to become the third-largest economy by 2027.
- The Ministry of Coal has set a target to gasify 100 million tonnes of coal by FY 2030.
- According to the report of Goldman Sachs Research, by the year 2075, India will become the second largest economy in the world after China leaving behind not only Japan and Germany but also America.
- UNEP suggests measures to reduce 80% of world's plastic pollution by 2040.
- India aims to become one trillion dollar tourism economy by 2047.
- The government announced a plan to add 250 GW of renewable energy capacity in the next five years to achieve its target of 500 GW of clean energy by 2030.
- India has set targets for half of its installed electricity capacity to be from non-fossil fuel sources by 2030 and for the country to attain net-zero carbon emissions by 2070.
- 2023 foreign trade policy has the vision to take India’s goods and services exports to \$2 trillion by 2030.
- India to get 9% of Electricity from Nuclear Sources by 2047.
- India sets target to become ‘Global Hub for Green Ship’ building by 2030
- Indian Railways to become Net Zero Carbon Emitter by 2030.
- India to produce 5 million tonnes of green hydrogen by 2030.
- India has set a target to replace the use of diesel by renewable energy in the agriculture sector by 2024.
- Indian Government has set a target to eliminate TB in India by 2025.
- India targets ₹25,000-cr worth defence exports by 2024.
- Reserve Bank of India’s 2023 monetary policy objective is to hold inflation within the mandated tolerance band and guide it towards the medium-term target of 4% by 2024.



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**Q. Government has raised how much rupees via public sector enterprises disinvestment in FY 24 ?**

- A) Rs 16,507 crore                      B) Rs 31,120 crore  
C) Rs 27,123 crore                      D) Rs 20,103 crore

**Answer : A**

- ✓ Govt raised Rs 16,507 crore via public sector enterprises disinvestment in FY'24
- ✓ The government has garnered Rs 16,507 crore by selling minority stake in state-owned companies in 2023-24 fiscal, lower than what was projected in its revised estimates.
- ✓ During the 2023-24 fiscal, which ended March 31, the government sold stakes in 10 central public sector enterprises (CPSEs) through offer for sale (OFS).
- ✓ Share sale in Coal India fetched Rs 4,186 crore, while in NHPC and NLC India it garnered Rs 2,488 crore and Rs 2,129 crore, respectively. The government raised Rs 858 crore through initial public offering of IREDA.
- ✓ The government also sold shares in RVNL, SJVN, IRCON International, HUDCO and earned remittances from SUUTI.
- ✓ The budget had pegged disinvestment proceeds for 2023-24 fiscal at Rs 51,000 crore. However, the revised estimates (RE) on February 1, 2024, did away with separate head for disinvestment receipts

**Q. Who was honoured with the 15th CIDC Vishwakarma Award 2024?**

- A) Reliance Industries                      B) SJVN Limited  
C) Adani Green                                D) Tata Telecom

**Answer : B**

- ✓ SJVN Limited has won two prestigious awards at the 15th CIDC Vishwakarma Awards 2024 instituted by the Construction Industry Development Council.
- ✓ SJVN was awarded the 'Achievement Award for Creating Social Development and Impact' and the 'CIDC Partners in Progress Trophy'.

**Q. Who won the title of CCI Snooker Classic?**

- A) Pankaj Advani                              B) Kamal Chawla  
C) Abhay Kapoor                              D) Shreyansh Sinha

**Answer : A**





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- ✓ World champion Pankaj Advani continued his dominance during the CCI Snooker Classic in Mumbai to win the title.
- ✓ In the final, Pankaj defeated Kamal Chawla 8-3.
- ✓ Pankaj Advani has won the CCI Snooker Classic title in the last two years and has now retained the billiards title

**Q. Who has becomes first company in India to surpass 10,000 MW renewable energy capacity?**

- A) NTPC Ltd
- B) Adani Green Energy
- C) JSW Energy
- D) Power Grid Corporation

**Answer : B**

- ✓ Adani Green Energy becomes first company in India to surpass 10,000 MW renewable energy capacity
- ✓ Adani Green Energy Limited (AGEL), India's largest and one of the world's leading renewable energy (RE) companies, has surpassed 10,000 megawatts (MW) of operational portfolio, delivering reliable, affordable, and clean power to the national grid.
- ✓ AGEL's operational portfolio consists of 7,393 MW solar, 1,401 MW wind and 2,140 MW wind-solar hybrid capacity.
- ✓ The milestone is a testament to AGEL and its development partners firmly moving towards the goal of 45,000 MW renewable energy by 2030.
- ✓ AGEL's 10,934 MW operational portfolio will power more than 5.8 million homes and avoid about 21 million tonnes of CO2 emissions annually.
- ✓ AGEL is developing the world's largest renewable energy project of 30,000 MW on barren land at Khavda in Kutch, Gujarat. Built across 538 sq km, it is five times the size of Paris and almost as large as Mumbai city.
- ✓ Adani Green Energy Limited (AGEL)
- ✓ Founded : 2015
- ✓ Headquarters : Ahmedabad, Gujarat
- ✓ MD & CEO : Vneet Jain





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**Answer : C**

- ✓ Bank of Maharashtra has appointed Subhasish Roy as chief risk officer for a period of 3 years on contractual basis with effect from 1 April 2024.
- ✓ Subhasish Roy has pursued Financial Risk Manager (FRM), MBA, M.Phil, M.Sc, CAIIB.

**Q. Who has been roped by the Election Commission of India to urge the youngsters to vote in the upcoming Lok Sabha elections?**

- A) Rajkummar Rao                      B) Pankaj Tripathi  
C) Ayushmann Khurrana              D) Yami Gautam

**Answer : C**

- ✓ Actor Ayushmann Khurrana has been roped by the Election Commission of India to urge the youngsters to vote in the upcoming Lok Sabha elections.
- ✓ The 39-year-old actor features in the ECI's campaign video that encourages the youth to exercise their franchise in the upcoming elections.
- ✓ Everyone must vote and be conscious citizens by participating in the process of nation-building. The power to choose the leaders who will represent the country, represent our needs in the Parliament rests with us, the actor added.

**Q. President of India launched India's first home-grown gene therapy for cancer at which place?**

- A) IIT Madras                              B) IIT Bombay  
C) IIT Hyderabad                        D) IIT Delhi

**Answer : B**

- ✓ India's President, Smt Droupadi Murmu, launched the nation's inaugural home-grown gene therapy for cancer at IIT Bombay.
- ✓ The groundbreaking "CAR-T cell therapy" offers affordable hope in the cancer fight.
- ✓ This medical milestone, a part of 'Make in India,' embodies 'Atmanirbhar Bharat.'
- ✓ Developed collaboratively by IIT Bombay, Tata Memorial Hospital, and ImmunoACT, it marks a significant achievement in research and development.
- ✓ Gene therapy holds promise in treating various diseases, heralding a new era in healthcare.





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**Q. Where was the 19th annual meeting of the secretaries of the security councils of the SCO held?**

A) Dushanbe, Tajikistan

B) Astana, Kazakhstan

C) Tashkent, Uzbekistan

D) Bishkek, Kyrgyzstan

**Answer : B**

- ✓ Indian NSA Ajit Doval led the delegation at the SCO Secretaries of Security Councils meeting in Astana, Kazakhstan.
- ✓ He met Kazakhstan's President Tokayev, advocating for a Cooperation Programme against terrorism, separatism, and extremism for 2025-2027.
- ✓ President Tokayev emphasized the need for a unified approach to counter "three evil forces" and transnational crimes like drug trafficking and cyber threats.
- ✓ The meeting aimed to enhance security cooperation among SCO member states

**Q. When is International Mine Awareness Day observed every year?**

A) 03 April

B) 04 April

C) 05 April

D) 06 April

**Answer : C**

- ✓ National Maritime Day is celebrated every year on 5th April.
- ✓ This reflects the importance of the maritime sector in the country's international trade and economic development.
- ✓ This day was first celebrated on April 5, 1964.
- ✓ Theme of National Maritime Day 2024 is "Navigating the Future: Safety First!" (Navigating the future: safety first!) Is.

**Q. Which one of the following statements best describes 'Project Akashteer'?**

A) An initiative of the Union Ministry of Health and Family Welfare to address the issues of malnutrition in rural India.

B) An initiative by the Indian Army to automate air defense control.

C) An initiative of the Indian Space Research Organisation (ISRO) to detect celestial objects.

D) An initiative of the Ministry of Finance to facilitate low-cost funding to space start-ups

**Answer : B**



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- ✓ The Indian Army has initiated the induction of control and reporting systems under 'Project Akashteer' to bolster its air defense capabilities.
- ✓ It is a cutting-edge initiative designed to automate air defense control and reporting processes by digitizing them.
- ✓ It aims to deliver an unprecedented level of situational awareness and control for the force to ensure the safety of friendly aircraft and engage hostile aircraft in contested airspace.
- ✓ It will enable monitoring of low-level airspace over the battle areas of the Indian Army and effectively control the Ground Based Air Defence Weapon Systems.
- ✓ Key facts about Akashteer Command and Control Systems
- ✓ It is developed by Bharat Electronics Limited (BEL) as part of the 'Atmanirbhar Bharat' initiative.
- ✓ The system's control centers, designed to be vehicle-based and mobile, can maintain operational capabilities even in challenging communication environments.

**Q. Kumittipathi rock paintings, recently seen in news, are found in:**

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

**Answer : A**

- ✓ Miscreants have caused damage to the rock art paintings at the cave at Kumittipathi, a village near Coimbatore, Tamil Nadu.
- ✓ These paintings believed to be around 3,000 years old and are among the important rock arts in the Kongu region.
- ✓ Theme: The paintings depict an elephant, ther (chariot, some say it is a peacock), and the lives of early dwellers of the region.
- ✓ There are small pits and holes in the cave, which are believed to have been used to store water and other belongings.
- ✓ Material used: They used an inorganic white pigment, along with natural gum to paint the figures.
- ✓ While most of the rock painting sites in Tamil Nadu are found on rock shelters, those at Kumittipathi are drawn inside a cave



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## TAMIL NADU IN NEWS 2023-24

- Conservationists plan to nominate Kazhuveli watershed region of Tamil Nadu for inclusion in World Monuments Fund Watch 2025, linking local preservation efforts with global attention and action.
- The Khelo India Youth Games 2024 will be held in the state of Tamil Nadu.
- 'Guidance', the nodal agency for investment promotion of Tamil Nadu, has received the United Nations Promotion Award 2023.
- Project Nilgiri Tahr' launched in Tamil Nadu.
- The second spaceport of Indian Space Research Organisation (ISRO), will come up in about two years at Kulasekarapattinam in Thoothukudi district of Tamil Nadu.
- The U.K. and Tamil Nadu collaborate on a smart technology project for sustainable water, waste, and resource management.
- Recently, Udangudi 'Panangkarupatti' (palm jaggery/ gur) from Tamil Nadu has received a Geographical Indication (GI) tag.
- Tamil Nadu government has unveiled its new tourism policy to develop the State into the most attractive experiential destination in Asia.
- Tamil Nadu's Salem Sago gets GI tag.
- Bhaderwah Rajmash and Sulai honey of Doda and Ramban districts of Jammu and Kashmir, have been granted Geographical Indication (GI) tags.
- The Matti banana variety, native to Kanniyakumari district Tamil Nadu was recently granted the Geographical Indication (GI) tag.
- Taiwanese firm Foxconn Technology Group, a key supplier to Apple Inc., signed a letter of Intent with the Tamil Nadu government to invest ₹1,600 crore to establish a manufacturing facility in Kancheepuram district.
- Centre has approved the establishment of a new spaceport in Kulasekarapattinam, Tamil Nadu for carrying out the launches of the Small Satellite Launch Vehicles (SSLV) developed by the ISRO.
- Tamil Nadu's Authoor betel leaves get Geographical Indication (GI) certificate.
- Tamil Nadu bagged the Best Performing State award 2023 in cadaver organ donation .
- Tamil Nadu Youth Welfare and Sports Development Minister "Udhayanidhi Stalin" has unveiled the trophy and the 'Bomman' mascot for the prestigious Asian Champions Trophy 2023 hockey tournament to be held in Chennai.







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- ✓ Eligibility: Retail investors can register under the scheme and maintain an RDG account, if they have the following: Rupee savings bank account maintained in India, PAN, any officially valid document for KYC purpose, valid email-ID and registered mobile number.
- ✓ Payments for transactions can be done conveniently using a saving bank account through internet-banking or Unified Payments Interface (UPI).
- ✓ Investor services include provisions for transaction and balance statements, nomination facility, pledge or lien of securities and gift transactions. No fees will be charged for facilities provided under the scheme.
- ✓ To further improve ease of access, a mobile application of the Retail Direct portal is being developed. The app will enable investors to buy and sell instruments on the go, at their convenience.

**Q. Consider the following statements with reference to the World Anti-Doping Agency (WADA):**

**1. It is an intergovernmental organization established to lead a collaborative worldwide movement for doping-free sport.**

**2. It monitors the World Anti-Doping Code (Code), the document harmonizing anti-doping policies in all sports and all countries.**

**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 emerged as the country with the highest percentage of doping offenders, according to the 2022 testing figures released by the World Anti-Doping Agency (WADA).
- ✓ About World Anti-Doping Agency (WADA):
- ✓ WADA was established in 1999 as an international independent agency to lead a collaborative worldwide movement for doping-free sport.
- ✓ WADA's governance and funding are based on an equal partnership between the sport movement and governments of the world.
- ✓ WADA's primary role is to develop, harmonize, and coordinate anti-doping rules and policies across all sports and countries.



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- ✓ Its key activities include scientific research, education, the development of anti-doping capacities, and monitoring of the World Anti-Doping Code (Code), the document harmonizing anti-doping policies in all sports and all countries.
- ✓ Formation:
- ✓ After the events that shook the world of cycling in the summer of 1998, the International Olympic Committee (IOC) decided to convene a World Conference on Doping.
- ✓ The First World Conference on Doping in Sport held, in Lausanne, Switzerland, in 1999, produced the Lausanne Declaration on Doping in Sport.
- ✓ It provided for the creation of an independent international anti-doping agency to be operational for the Games of the XXVII Olympiad in Sydney in 2000.
- ✓ WADA is a Swiss private law, not-for-profit foundation. Its seat is in Lausanne, Switzerland, and its headquarters are in Montreal, Canada.

**Q. The Washington Treaty (1949) laid the foundation for which one of the following international organizations?**

**A) United Nations**

**B) European Union**

**C) World Trade Organization (WTO)**

**D) North Atlantic Treaty Organization (NATO)**

**Answer : D**

- ✓ NATO Foreign Ministers recently gathered at NATO Headquarters to mark 75 years since the signing of the Washington Treaty.
- ✓ About Washington Treaty:
- ✓ The Washington Treaty, or North Atlantic Treaty, forms the basis of the North Atlantic Treaty Organization (NATO).
- ✓ The Treaty was signed in Washington D.C. on 4 April, 1949, by 12 founding members.
- ✓ The Treaty derives its authority from Article 51 of the United Nations Charter, which reaffirms the inherent right of independent states to individual or collective defence.
- ✓ Key Facts about NATO:
- ✓ NATO is a military alliance established by the North Atlantic Treaty.
- ✓ It currently has 32 alliance members from North America and Europe.
- ✓ NATO's fundamental goal is to safeguard the Allies' freedom and security through political and military means.





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- ✓ It is a system of collective defence where independent member states agree for mutual defence in case of any attack by an external party.
- ✓ Article 5 of the Washington Treaty states that an attack against one ally is an attack against all.
- ✓ Military: NATO is committed to the peaceful resolution of disputes. If diplomatic efforts fail, it has the military power to undertake crisis-management operations.
- ✓ Headquarters: Brussels, Belgium

**Q. How many Indians have been included in the World Economic Forum Young Global Leaders Community: The Class of 2024?**

A) 5

B) 6

C) 3

D) 4

**Answer : A**

- ✓ World Economic Forum (WEF) announced its 20th edition of Young Global Leaders Community: The Class of 2024 on 4 April 2024 in Geneva, Switzerland.
- ✓ The list includes nearly 90 young people under 40 years of age from diverse fields of politics, business, civil society, the arts, and academia.
- ✓ This year, five Indians, including the famous film actress Bhumi Pednekar, have been included in the list.
- ✓ Bhumi Pednekar is known for her roles in films like "Dum Laga Ke Haisha", "Toilet: Ek Prem Katha", "Bala", "Shubh Mangal Saavdhan" and "Badhaai Do",
- ✓ Indians included in the WEF Forum of Young Global Leaders 2024
- ✓ Five Indians, mainly from the fields of Art and culture, Business, and Social entrepreneurship, have been included in this year's list.
  1. Bhumi Pednekar : Art and Culture
  2. Adwaita Nayar : Business
  3. Arjun Bhartia : Business
  4. Priya Aggarwal Hebbbar : Business
  5. Sharad Vivek Sagar : Social Entrepreneurs.
- ✓ World Economic Forum
- ✓ The World Economic Forum was established by German Klaus Schwab in 1971 as a non-profit international organisation that promotes Public-Private Cooperation.
- ✓ Headquarters of WEF: Cologny, Switzerland





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- ✓ Record GI registration in March 2024
- ✓ According to the patent office, this year, a record 63 GI tag was issued on a single day on 30 March 2024. The maximum number of products to be granted GI tags was from
  - ✓ Assam - 19 products
  - ✓ Uttar Pradesh- 16
  - ✓ Maharashtra- 16
  - ✓ Gujarat -5
  - ✓ Meghalaya -4
  - ✓ Tripura -2

## GI TAG IN NEWS 2023-24

- The famous silver filigree (Rupa Tarakasi) of the millennium Cuttack city in Odisha recently received the Geographical Indication (GI) tag.
- Tripura's traditional tribal attire 'risa' gets received the Geographical Indication (GI) tag recently.
- Kachchhi Kharek, the indigenous variety of dates of Kutch, has become the second fruit of Gujarat to get a geographical indication (GI) tag.
- On December 4, 2023, Uttarakhand became the 1st state in the country to get GI certificates for a maximum of 18 products in a single day.
- Till now, a total of 27 products of Uttarakhand have received GI tag.
- West Bengal achieves Geographical Indication tags for distinctive products, including 'Mouban' honey from Sunderbans, 'Prince of Rice' Black Nunia rice, and traditional Tangail, Gorod, etc.
  - 1. Recognition of Sunderbans Honey – 'Mouban'
  - 2. Black Nunia Rice – 'Prince of Rice'
  - 3. Distinctive Sarees – Tangail, Gorod, and Kadiyal.
- As a part of the National GI Drive Mission, 'Kadiyal Sarees' of West Bengal have been granted the Geographical Indication (GI) tag.
- Ladakh secures 4th GI tag for Sea Buckthorn.
- The famous Kadaknath chicken meat from Jhabua district of Madhya Pradesh has now got a Geographical Indication (GI) tag.
- Goan cashew (Fruit and Nut) was recently granted the geographical indication (GI) tag.





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- Basohli Pashmina, a more than 100-year-old traditional craft from Jammu and Kashmir's Kathua district, has got the Geographical Indication (GI) tag.
- Tamil Nadu's Salem Sago gets GI tag.
- Bhandarwah Rajmash and Sulai honey of Doda and Ramban districts of Jammu and Kashmir, have been granted Geographical Indication (GI) tags.
- Chokuwa rice of Assam recently earned a GI (Geographical Indication) tag for its exquisiteness.
- The Matti banana variety, native to Kanniyakumari district was recently granted the Geographical Indication (GI) tag.
- Mushkbudji rice, which was granted the GI tag along with eight other products from Jammu and Kashmir.
- GEOGRAPHICAL INDICATIONS (GI) :-
- GI tags are issued as per the Geographical Indications of Goods (Registration and Protection) Act, 1999. This tag is issued by the Geographical Indication Registry under the Department of Industry Promotion and Internal Trade, Ministry of Commerce and Industry.
- Darjeeling Tea was the first Indian product to get the geographical indication tag in 2004.
- The second GI tag in India was given to Aranmula Kannadi (Handicraft) which is a mirror and made in Kerala.
- A GI is registered for an initial period of ten years, which must be renewed after 10 years.

**Q. Which countries have signed an agreement to work together on testing for advanced artificial intelligence (AI) models in April 2024?**

A) UK & USA

B) Japan and Russia

C) USA & Japan

D) China & India

**Answer : A**

- ✓ United States and the United Kingdom have signed an agreement to work together on testing advanced artificial intelligence (AI) models on April 1, 2024.
- ✓ The agreement follows commitments made at the Bletchley Park AI Security Summit last year.
- ✓ Officials from both countries signed off, following commitments announced at the AI Security Summit at Bletchley Park in November.
- ✓ About Artificial Intelligence (AI):



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- ✓ AI began in the 1950s. Artificial intelligence means intellectual ability developed artificially.
- ✓ Computer system or robotic systems are created through AI. An attempt is made to run it on the basis of the same logic on the basis of which the human brain works.
- ✓ According to John McCarthy, the father of AI, it is the science and engineering of creating intelligent machines, especially intelligent computer programs. That is, it is the intelligence displayed by machines.

**Q. Who is the first Indian woman to be appointed as a Jury in the Paris Olympics?**

- A) Bilquis Mir
- B) Karnam Malleswari
- C) Mary Kom
- D) Saina Nehwal

**Answer : A**

- ✓ Bilquis Mir of Jammu Kashmir has become the first Indian to be appointed a jury member at the 33rd Summer Olympics to be held in Paris, France, from 26 July -11 August 2024.
- ✓ She is also the first woman from India to be made a jury member in the Olympics games.
- ✓ Bilquis Mir, who is a qualified jury member, was a jury member at the 19th Asian Games held in Hangzhou, China, last year.
- ✓ According to the Indian Olympic Association, former canoeist Bilquis Mir was nominated by the Indian Kayaking and Canoeing Association to officiate at the Paris Olympics.
- ✓ Bilquis Mir to be a Jury member at three International events
- ✓ Apart from performing jury duty at the Paris Olympics, Bilquis Mir will also be a part of the jury at two other international events.
- ✓ She will serve as a jury member for the Olympic qualifying rounds of Kayaking & Canoeing (Asia) to be held in Tokyo (Japan ) from April 18 to 20,2024.
- ✓ She will also be a jury member at the 2024 ICF Canoe Sprint World Championships to be held in Samarkand, Uzbekistan from August 23 to 25, 2024.
- ✓ Both Kayaking and Canoeing are water sports. Canoeing/Kayaking was introduced as a demonstration sport in the 1924 Paris Olympics



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## FIRST'S FEMALE IN NEWS 2023-24

- Democratic Republic Of Congo Appoints Judith Suminwa Tuluka As African Nation's First Woman Prime Minister.
- Suman Kumari has become the first woman sniper of the Border Security Force (BSF).
- Maryam Nawaz was sworn in as the first woman Chief Minister (CM) of Pakistan's Punjab province.
- Justice Ritu Bahri was today sworn in as the first woman Chief Justice of the Uttarakhand High Court.
- Nina Singh becomes first woman to be appointed as DG of CISF.
- Captain Fatima Wasim has become the first woman medical officer to be posted at the operational post of Siachen Glacier.
- Captain Geetika Kaul of Snow Leopard Brigade had become the first woman medical officer to be deployed in Siachen.
- Commander Prerna Deosthalee has been appointed as the first woman officer to command a warship in the Indian Navy (INW).
- Sue Redfern became the first woman to stand as an umpire in a men's first-class cricket match in England and Wales.
- Jaya Varma Sinha has been appointed as the new Chairperson and Chief Executive Officer (CEO), Railway Board (Ministry of Railways) w.e.f Sept 01, 2023. She has replaced AK Lahoti.
- She is the first woman to be appointed to this Apex post of Indian Railways.
- Geetika Srivastava is first woman to head Indian mission in Pakistan.
- Phangnon Konyak became the first woman to chair the Rajya Sabha from Nagaland.
- Tenzing Yangki has become the first female IPS officer of Arunachal Pradesh.
- Lisa Franchetti becomes 1st woman to be top Navy officer in US history.
- Nusrat Chowdhary will become the first Muslim woman federal judge in US history.
- Celeste Saulo of Argentina has been appointed as the first female Secretary-General of the World Meteorological Organization (WMO).
- Shalini Singh from Lucknow has become the first woman NCC cadet in India to complete a mountaineering course in the Himalayan region of Uttarakhand.
- Parminder Chopra becomes first woman Chairman and Managing Director (CMD) of Power Finance Corporation.





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



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**Q. What is the name of World's largest digital camera?**

- A) Legacy Survey of Space and Time (LSST) camera
- B) Sony ILCE-6100Y Mirrorless Camera
- C) Canon EOS 3000D Digital Camera
- D) Panasonic DMC-G7KGW-K Mirrorless Camera

**Answer : A**

- ✓ Scientists are on the verge of exploring the greatest mysteries of the universe using a powerful new tool, the Legacy Survey of Space and Time (LSST) camera.
- ✓ Legacy Survey of Space and Time (LSST) camera
- ✓ This camera, funded by the US Department of Energy's Office of Science, boasts a record-breaking 3,200 megapixels, designed to capture unprecedented detail of the cosmos and shed light on elusive dark matter and dark energy.
- ✓ This astronomical heavyweight weighs a whopping 3 tonnes and boasts the highest resolution ever achieved for a space camera. It features three colossal lenses, the largest of which exceeds 5 feet in diameter, and can capture razor-sharp images
- ✓ LSST camera will be placed at Vera C Rubin Observatory
- ✓ The Vera C Rubin Observatory, located in a remote area of Chile, will soon be equipped with the LSST camera, which provides an unobstructed view of the southern sky

**Q. India has allowed the export of essential commodities to which country in 2024-25 without any restrictions ?**

- A) China
- B) Pakistan
- C) Maldives
- D) Bangladesh

**Answer : C**

- ✓ India to continue supply of essential commodities to Maldives.
- ✓ Indian government has allowed the export of essential commodities like potatoes, eggs, rice, wheat flour, sugar and dal to Maldives despite many of these items being in prohibited or restricted list.
- ✓ India has allowed the export of these commodities despite a dip in the bilateral relationship between India and the Maldives after President Mohamed Muizzu, who is pro-China, came to power
- ✓ Maldives



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- ✓ Maldives is an archipelago in north-central Indian Ocean .It is a part of the South Asian region.
- ✓ Maldives is an archipelago of coral atolls built up from the crowns of a submerged ancient volcanic mountain range.
- ✓ Eight degree channels separate Maldives from Minicoy island of Lakshadweep.
- ✓ All the islands are low-lying, none rising to more than 6 feet (1.8 metres) above sea level. Due to rising sea level,Maldives faces a danger of being submerged in the Indian ocean.
- ✓ Capital: Male
- ✓ Currency: Rufiyaa

**Q. According to the Union Minister for Chemicals and Fertilizers, Mansukh Mandaviya, India will stop importing urea by which year?**

A) 2030

B) 2025

C) 2040

D) 2035

**Answer : B**

- ✓ Mansukh Mandaviya: India to stop importing urea by end of 2025.
- ✓ According to the Union Minister for Chemicals and Fertilizers, Mansukh Mandaviya, India will stop importing urea by the end of 2025 due to an increase in local production capacity with the commissioning of new fertilizer plants.
- ✓ India is a big importer of Urea and meets around 30% of its 35 million tonnes of annual urea requirement from imports.
- ✓ Urea Production and Import
- ✓ The urea production in the country increased from 225.08 lakh tonnes in 2014-15 to 284.95 lakh tonnes in 2022-23.
- ✓ In 2022-23, the total import of Urea was 75.8 lakh tonnes, which is around 30% of the domestic demand. The main sources of urea imports are Oman, Qatar, Saudi Arabia, and the UAE.
- ✓ The government of India introduced the New Urea Policy 2015 with the aim of boosting indigenous urea production.
- ✓ Under the New Urea Policy, the government plans to revive closed fertilizer plants at Gorakhpur in Uttar Pradesh, Ramagundam in Telangana, Talcher in Odisha, Barauni in Bihar, and Sindri in Jharkhand. Four plants have already been revived, and the fifth will soon be revived













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**Q. On which date every year 'International Sports Day for Development and Peace' is celebrated?**

A) 5 April

B) 6 April

C) 4 April

D) 7 April

**Answer : B**

- ✓ 'International Day of Sports for Development and Peace' (IDSDP) is celebrated every year on 6 April.
- ✓ It provides an opportunity to recognize the positive role of sport and physical activity in the lives of communities and people around the world.
- ✓ The theme of the International Day of Sports for Development and Peace this year 2024 is the global theme 'Sport for the promotion of peaceful and inclusive societies'.



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

NAME - PRIYADARSHINI  
KALIYAMCORTHY  
ROLL NO - 2120035944  
SELECTED IN - RRB PO  
SAPTHA GIRI GRAMEEN BANK  
STATE - TAMILNADU



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

NAME - GARVITA VARSHNEY  
ROLL NO - 2603003239  
SELECTED IN - ARYAVART  
GRAMIN BANK CLERK  
STATE - UTTAR PRADESH



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

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



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

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



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IBPS RRB CLERK  
GOOD LUCK FOR YOUR FUTURE  
JOURNEY FEELING PROUD

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



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

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

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



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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



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

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



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

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



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

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