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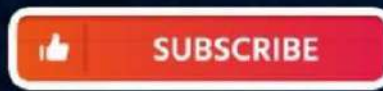


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- HDFC Bank Launches India's First Co-Branded Hotel Credit Card named 'Marriott Bonvoy HDFC Bank Credit Card' in partnership with Marriott International.
- HDFC Bank's Sashidhar Jagdishan is highest paid bank CEO in FY23 with Rs 10.55 crore pay.
- 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

**Q.2. With reference to Members of Parliament Local Area Development Scheme (MPLADS), consider the following statements:**

- 1. It is a Central Sector scheme.**
- 2. A specified portion of this fund must benefit SC/ST community.**
- 3. The funds are directly transferred into the accounts of Members of Parliament to undertake social projects.**

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

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

**Answer : B**

- ✓ According to the data of Union Ministry of Statistics and Programme Implementation, nearly 75% of the allocated funds to the 39 Members of Parliament (MPs) in Tamil Nadu under the Members of Parliament Local Area Development Scheme (MPLADS) from 2019 to 2024 have not been utilised so far.
- ✓ It is an ongoing Central Sector Scheme which was launched in 1993-94.
- ✓ Objective: The Scheme enables the Members of Parliament to recommend works for creation of durable community assets based on locally felt needs to be taken up in their constituencies in the area of national priorities namely drinking water, education, public health, sanitation, roads etc.



- ✓ Under the scheme, annual MPLADS fund entitlement per MP constituency is Rs. 5 crore.
- ✓ Lok Sabha Members can recommend works within their Constituencies.
- ✓ The Rajya Sabha Members of Parliament can recommend works in one or more districts in the State from where he/she has been elected.
- ✓ The Nominated Members of the Lok Sabha and Rajya Sabha may select any one or more districts from any one State in the Country for implementation of their choice of work under the scheme.
- ✓ MPs are to recommend every year, works costing at least 15 per cent of the MPLADS entitlement for the year for areas inhabited by Scheduled Caste population and 7.5 per cent for areas inhabited by Scheduled Tribe population.
- ✓ In case an elected MP wishes to contribute MPLADS funds outside the constituency or the State/UT, they can recommend work up to Rs 25 lakh in a financial year.
- ✓ MPs do not directly receive funds under MPLADS. The Centre directly transfers the sanctioned amount in two instalments of Rs. 2.5 crore to the district authorities of the concerned MP's nodal district after a recommended project gets approval.
- ✓ Implementation
- ✓ The role of an MP is, however, limited to the recommendation of a project.
- ✓ The onus is on the district authority to sanction, execute and complete the recommended project within a particular timeframe.
- ✓ Nodal Ministry: The Ministry of Statistics and Programme Implementation has been responsible for the policy formulation, release of funds and prescribing monitoring mechanism for implementation of the Scheme.

**Q.3. Which one of the following is the primary objective of the Science Based Targets Initiative (SBTi)?**

- A) Supporting wildlife conservation and biodiversity preservation efforts.
- B) Promoting climate resilient agriculture practices.
- C) Limiting global warming to well below 2°C above pre-industrial levels.
- D) Promoting sustainable exploration of marine and ocean resources

**Answer : C**

- ✓ A contentious recent decision by the Science Based Targets Initiative (SBTi), permitting carbon offsetting for Scope 3 emissions of businesses with SBTi-based climate targets, has stirred controversy and skepticism.
- ✓ About Science Based Targets Initiative (SBTi):



- ✓ SBTi is a global initiative established in 2015 that aims to encourage and support companies to set Science-Based Targets (SBTs) to reduce greenhouse gas emissions and limit global warming to well below 2°C above pre-industrial levels.
- ✓ The SBTi is a partnership between CDP, the United Nations Global Compact, the World Resources Institute (WRI) and the World Wide Fund for Nature (WWF).
- ✓ The SBTi provides a framework and guidelines for companies to set targets that are in line with the latest climate science, including the goals of the Paris Agreement.
- ✓ Near-term targets show how organizations intend to reduce emissions over the next 5-10 years, crucial for significant progress by 2030 and a prerequisite for net zero targets.
- ✓ Long-term targets indicate how organizations need to reduce their emissions to achieve net zero, according to the criteria of the SBTi Corporate Net-Zero Standard, by 2050 at the latest (2040 for the energy sector).

**Q.4. Consider the following statements with reference to Queqiao-2:**

**1. It is a relay satellite launched by China.**

**2. It will serve as a communications bridge between ground operations on Earth and upcoming lunar probe missions.**

**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**

- ✓ China National Space Administration (CNSA) recently said its launch of Queqiao-2 satellite was a "complete success".
- ✓ About Queqiao-2:
- ✓ Queqiao-2 (Magpie Bridge 2) is a relay satellite launched by China to serve as a communications bridge between ground operations on Earth and upcoming lunar probe missions on the far side of the moon until at least 2030.
- ✓ It has a mass of 1,200 kilograms and carries a large, 4.2-meter-diameter (13.8-foot) parabolic antenna that will be deployed once in space and is one of the largest sent beyond Earth orbit
- ✓ Queqiao-2's first task will be supporting China's Chang'e-6 lunar far-side sample return mission. It will further support the future Chang'e-7 and -8 lunar missions.





**Q.6. Which bank has appointed Murali Ramakrishnan as Non-Executive Independent Director for four years in April 2024?**

- A) IDFC First Bank                      B) Yes Bank  
C) HDFC Bank                              D) RBL Bank

**Answer : D**

- ✓ Private sector lender RBL Bank has appointed Murali Ramakrishnan as Non-Executive Independent Director with immediate effect for four years.
- ✓ Earlier, Ramakrishnan served as the Managing Director & Chief Executive Officer of South Indian Bank.
- ✓ He has 37 years of experience in the Banking and Financial Service Industry (BFSI) sector.
- ✓ He joined South Indian Bank as an Advisor on July 1, 2020, and was appointed as Managing Director & CEO of the Bank on October 1, 2020, until September 2023.

#### **NEWLY BANK MD & CEO IN NEWS 2023-24**

- RBL Bank has appointed Murali Ramakrishnan as Non-Executive Independent Director with immediate effect for four years.
- M.V. Rao, Managing Director and Chief Executive Officer (CEO) of the public sector bank, Central Bank of India, has been elected as the new chairman of the Indian Bank Association (IBA) for 2023-24.
- SBM Bank India has appointed Ashish Vijayakar as the Managing Director & Chief Executive Officer (MD & CEO) of the Bank for a period of 3 years.
- Praveen Achuthan Kutty appointed as MD & CEO of DCB Bank.
- Reserve Bank of India has approved the appointment of Ashok Vaswani as the Managing Director & CEO of Kotak Mahindra Bank (KMB) for a period of three years.
- South Indian Bank has appointed P R Seshadri as its MD & CEO .
- Ashwani Kumar is new MD & CEO of UCO Bank.
- Karnataka Bank Appoints Srikrishnan Harihara Sarma as MD & CEO.
- Rajneesh Karnatak Named As New MD and Chairman Of Bank Of India.
- Debadatta Chand named as new Managing Director of Bank of Baroda.
- Ajay Kumar Srivastava has been elevated as Managing Director and CEO of Indian Overseas Bank.
- K Satyanarayana Raju named as new MD and CEO of Canara Bank.



**Q.7. Wayanad Wildlife Sanctuary, recently seen in news, is located in which state?**

- A) Kerala  
B) Telangana  
C) Maharashtra  
D) Karnataka

**Answer : A**

- ✓ Close to 100 hectares of forest were recently destroyed by fire in the Sulthan Bathery forest range within the Wayanad Wildlife Sanctuary (WWS), located in Wayanad, Kerala. Established in 1973, the sanctuary spans approximately 344.44 sq. km and is part of the Nilgiri Biosphere Reserve. It shares borders with protected areas in Karnataka and Tamil Nadu.

**Q.8. Who has become the first Indian monk to be honoured with the American President's Gold Volunteer Service award?**

- A) Acharya Lokesh Muni  
B) Raghaveshwara Bharathi  
C) Vijayendra Saraswati  
D) Bharathi Tirtha

**Answer : A**

- ✓ Jain Acharya Lokesh Muni is the first Indian monk to receive the American President's Gold Volunteer Service award in 2024.
- ✓ He is the founder of Ahimsa Vishwa Bharati and World Peace Centre, and is recognized for his contributions to humanity and the public good.
- ✓ He has said that receiving the award is a matter of pride, and that it honors Indian culture, spiritual values, and Jain principles of Lord Mahavir.

### AWARDS AND HONOURS IN NEWS 2023- 24

- Nishant, a young poet and critic, is awarded the 29th Devi Shankar Awasthi Award in 2023 for his book 'Kavita Pathak Aalochna'.
- Narendra Modi receives Bhutan's Order of the Druk Gyalpo Award.
- Amitav Ghosh has been awarded the 'Erasmus Prize' 2024 for highlighting the climate change crisis
- Bharti Enterprises founder and chairman Sunil Bharti Mittal has become the first Indian to be awarded an honorary knighthood by Britain's King Charles III
- Shashi Tharoor, a prolific author and a diplomat-turned-politician, was conferred France's highest civilian honour 'Chevalier de la Legion d'honneur'.



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- PV Narasimha Rao, Chaudhary Charan Singh, and MS Swaminathan are set to receive India's highest civilian award, the Bharat Ratna.
- Karpoori Thakur, a renowned socialist leader and former Chief Minister of Bihar, is set to be posthumously conferred with the Bharat Ratna, India's highest civilian award.
- Another recipient of the Bharat Ratna Award for the year 2024 is Lal Krishna Advani.
- Dr. Bina Modi, the esteemed Chairperson of Modi Enterprises, has been honored with the prestigious 'Outstanding Business Woman of the Year' Award.
- REC Secures Best Green Bond – Corporate Award At The Asset Triple A Awards 2024.
- PT Usha Honored with Lifetime Achievement Award by SJFI and DSJA
- Priest Ishwari Prasad Namboodiri Honored with the Shankar Smriti Award
- The 69th edition of the Filmfare Awards 2024 took place in Gandhinagar, Gujarat.
- Best Film 12th Fail
- Best Director Vidhu Vinod Chopra (12th Fail)
- Best Actor in a Leading Role (Male) Ranbir Kapoor (Animal)
- Best Actor in a Leading Role (Female) Alia Bhatt (Rocky Aur Rani Kii Prem Kahaani)
- Australia skipper Pat Cummins was announced as the winner of the Sir Garfield Sobers Trophy for the ICC Men's Cricketer of the Year 2023.
- Veteran Indian batter Virat Kohli was crowned the ICC Men's ODI Cricketer of the Year 2023.
- Skyways Air Services wins Best Cargo Services Award at Wings India Awards.
- REC Limited Wins ICAI Award for Excellence in Financial Reporting FY 2022-23.
- US Air Force Officer Madison Marsh Becomes First Active-Duty Winner Of Miss America 2024
- Savita Kanswal Posthumously Honored With Tenzing Norgay Award
- Singapore's Changi Airport Earns The Title Of World's Best Airport For 2023
- Hero MotoCorp's facility wins CII National Award for water management
- Prof B R Kamboj Honoured With M S Swaminathan Award
- Poet Sukrita Paul Kumar Wins Rabindranath Tagore Literary Prize for 'Salt & Pepper'
- Bengaluru's Kempegowda International Airport Terminal 2 Recognized Among UNESCO's 'Most Beautiful Airports'
- IREDA's Pradip Kumar Das Wins 'CMD Of The Year' For The Second Straight Year.
- Poonam Khetrapal Singh Honored with Bhutan's National Order of Merit.





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- Indira Gandhi Peace Prize Awarded to Daniel Barenboim and Ali Abu Awwad”
- Noted Hindi Writer Pushpa Bharati to Receive 33rd Vyas Samman for her 2016 memoir, "Yaadein, Yaadein aur Yaadein."
- Federal Bank Titled “Bank of the Year 2023” in India : The Banker
- Argentina’s football icon, Lionel Messi, has been named Time magazine’s Athlete of the Year for 2023
- Abdullahi Mire, a Somali refugee, has been named the 2023 UNHCR Nansen Refugee Award
- Paul Lynch who is an Irish author won the 2023 Booker prize for his fifth novel ‘Prophet Song’
- Tamil writer Perumal Murugan’s ‘Fire Bird’ Wins 2023 JCB Prize for Literature

**Q.9. Which of the following has been designated as the Nodal Centre for the ‘Space Science and Technology Awareness Training (START) programme by the Indian Space Research Organization (ISRO)?**

- A) Manav Rachna International University
- B) University of Delhi
- C) IISc Bengaluru
- D) Gujarat Council on Science and Technology

**Answer : D**

- ✓ The Gujarat Council on Science and Technology (GUJCOST) has been designated as the Nodal Centre for the ‘Space Science and Technology Awareness Training (START)’ programme by the Indian Space Research Organisation (ISRO).
- ✓ The START programme, a brainchild of ISRO, offers an introductory-level online training platform.
- ✓ Encompassing a vast spectrum of space science research areas, including planetary exploration, astronomy, heliophysics, atmospheric science, and microgravity research.
- ✓ Under the START programme, GUJCOST will host live classes, serving as the central hub for knowledge dissemination. Additionally, four Regional Science Centres located in Rajkot, Patan, Bhavnagar, and Bhuj will play a pivotal role in coordinating and facilitating the programme, thereby amplifying its reach across the region









**Q.17. India has signed a protocol to amend the Double Taxation Avoidance Agreement (DTAA) with which country?**

- A) Singapore  
B) Maldives  
C) Indonesia  
D) Mauritius

**Answer : D**

- ✓ India and Mauritius recently amended their Double Taxation Avoidance Agreement (DTAA) to combat tax evasion and avoidance.
- ✓ The revision covers all incomes including capital gains and dividends.
- ✓ It introduces the Principal Purpose Test (PPT) to prevent misuse of treaty benefits like reduced withholding taxes.
- ✓ The preamble now emphasizes eliminating double taxation without enabling tax evasion.
- ✓ The amendment impacts cross-border investments via Mauritius, requiring consideration of BEPS MLI implications.
- ✓ However, it doesn't address the status of past investments.

#### **SIGNS MoU IN NEWS 2023-24**

- India and Mauritius recently amended their Double Taxation Avoidance Agreement (DTAA) to combat tax evasion and avoidance.
- 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
- 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.



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- India And Saudi Arabia Sign Agreement On Cooperation In Energy Sector.
- India, New Zealand Sign MoU To Enhance Cooperation In Civil Aviation.
- India and Trinidad and Tobago have entered a partnership by signing an MoU to share INDIA STACK.
- India, Moldova agree to sign MoU for cooperation in agriculture
- India, UAE sign MoU on linking of India's Unified Payments Interface with Instant Payment Platform of UAE.
- India, Panama sign MoU on electoral cooperation.
- India and Singapore extend MoU on cooperation for 5 years.
- Israel signed an agreement with India to enhance technological advancements and sustainable practices cooperation in the fields of water and agriculture.
- India and US To Establish Monitoring Group to Boost High-Tech Trade and Tech Partnership.
- India and Australia Sign Agreements on Migration and Green Hydrogen Task Force.
- India, Israel sign MoU for industrial research and development cooperation.
- NET Zero' Innovation Virtual Centre to be jointly created by India-UK.
- India, UK sign agreement to collaborate on science and innovation.
- Nepal and India to Sign Agreement for Cross-Border Digital Payments.
- India and Romania sign first Defence Cooperation Agreement to strengthen bilateral relations.
- India, US to sign memorandum of understanding on semiconductors.
- Australia, India agree on strengthening economic, defence ties.

**Q.18. National Submarine Day is observed every year on which day?**

A) 12 April

B) 13 April

C) 11 April

D) 10 April

**Answer : C**

- ✓ National Submarine Day is observed every year on 11 April.
- ✓ This day is significant as it marks the beginning of the modern submarine era. The day also serves as a reminder of the contributions made by submarines to the nation's defence and security.



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- ✓ The first modern commissioned submarine, the USS Holland VI, was purchased by the United States Navy in 1900. It was later commissioned on 12 October 1900, and remained in service for almost a decade.

**Q.19. In 2024, India observed which edition of the Siachen Day on April 13?**

- A) 35th
- B) 37th
- C) 40th
- D) 33rd

**Answer : C**

- ✓ The 40th Siachen Day was celebrated by Siachen Warriors Brigade of Fire & Fury Corps on April 13, 2024 with tremendous zeal and enthusiasm.
- ✓ Every year this day is observed to pay solemn tributes to the soldiers who laid down their lives to capture the icy heights of Siachen 38 years ago.
- ✓ The day commemorates the courage and fortitude displayed by Indian Army troops in securing the highest and coldest battlefield in the world.

On 13 April 1984, the Indian Army launched 'Operation MEGHDOOT' to secure Bilafond La and other passes on the Salto Ridge, from Pakistani aggression

**Q.20. April 13 is observed as the International Turban Day to mark the birth anniversary of which Sikh Guru?**

- A) Guru Hargobind Singh
- B) Guru Ram Das
- C) Guru Nanak Dev
- D) Guru Gobind Singh

**Answer : C**

- ✓ The International Turban Day is celebrated every year on April 13 since 2004 to bring awareness of the strict requirement on Sikhs to put the turban as a mandatory part of their religion.
- ✓ The 2024 Turban Day marks the 555th birth anniversary of Guru Nanak Dev and the festival of Baisakhi.
- ✓ The turban, also known as "dastar" or "pagri" or "pag" refer to the garment worn by both men and some women to cover their heads.



**STATIC GK Based Current Affairs MCQs 13 April 2024**

**Q.1. The first Public Credit Registry (PCR) was established in which country?**

- A) USA  
B) Japan  
C) China  
D) Germany

**Answer : D**

**Q.2. What is the full form of ARC?**

- A) Amortized Reconstruction Company  
B) Asset Reconstruction Company  
C) Amortized Revalued Company  
D) Asset Revaluation Company

**Answer : B**

**Q.3. In which year was National Centre for Financial Education (NCFE) set up?**

- A) 2012  
B) 2013  
C) 2014  
D) 2015

**Answer : B**

**Q.4. Which of the following is not a promoter of National Centre for Financial Education (NCFE)?**

- A) RBI  
B) SEBI  
C) IRDAI  
D) SIDBI

**Answer : D**

- ✓ National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).

**Q.5. \_ are networks of issuing and acquiring banks through which payment cards of certain brand are processed.**

- A) Card Network  
B) Payment Network  
C) NACH  
D) SWIFT

**Answer : A**







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

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



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

NAME - GARVITA VARSHNEY  
ROLL NO - 2609003298  
SELECTED IN - ARYAVART  
GRAMIN BANK CLERK  
STATE - UTTAR PRADESH



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IBPS RRB CLERK  
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JOURNEY FEELING PROUD

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



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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  
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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

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STUDENT GOT SELECTION IN  
IBPS RRB CLERK  
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JOURNEY FEELING PROUD

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



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IBPS RRB CLERK  
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JOURNEY FEELING PROUD

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



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IBPS RRB CLERK  
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JOURNEY FEELING PROUD.

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



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

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



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

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