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Hey there,

Your Aparchit sir is here.

I have been providing Aparchit Super Current Affairs on a daily, weekly and monthly basis. Additionally, I run GA-paid groups and channels on Telegram for three years. Over the past three years, you have consistently shown me a great deal of love, support, and respect. Your numerous messages urging me to join YouTube have been instrumental in boosting my confidence and inspiring me to take the plunge. "Your support and love mean the world to me. They provide me the strength and courage to overcome any challenge that comes my way. Knowing that you're always there for me is everything. Please continue to be my rock and support me through thick and thin."

Ultimately, I want to express my sincere gratitude to all of you for giving me an abundance of love, support, and respect. Thank you so much, India.

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Top 12 Students Selected in RRB PO With Highest Marks in GA Section





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The Top 12 students of Aparchit's Warrior who were selected in IBPS PO and IBPS Clerk 2023 with the highest marks in GA.



Name - Rohit Thakur
State - Himachal Pradesh
Selected as - IBPS PO



Name - Samridhi
State - Bihar
Selected as - PO



Name - Jyothy Jagadeesan
State - Kerala
Selected as - IBPS PO



Name - Neelam
State - Jharkhand
Selected as - IBPS P



Name - Anju
Selected as - IBPS PO



Name - Christina Dsouza
State - Maharashtra
Selected as - IBPS Clerk



Name - Himanshu Gupta
State - Uttar Pradesh
Selected as - IBPS PO & Clerk



Name - Anil
State - West Bengal
Selected as - RRB PO / RRB Clerk/
IBPS Clerk



Name - Shivkumar Sharma
State - Rajasthan
Selected as - IBPS Clerk



Name - Relsha Dongre
State - Maharashtra
Selected as - IBPS Clerk



Name - Maya Mohan
State - Kerala
Selected as - IBPS Clerk



Name - Mehalar
State - Tamilnadu
Selected as - IBPS Clerk



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- Reserve Bank of India has increased the limit of fund transfer under the Indo-Nepal Remittance Facility Scheme from Rs 50,000 per transaction to Rs 2 lakh per transaction.
- Union Cabinet approved the enhancement in the limit of the Emergency Credit Line Guarantee Scheme (ECLGS) by Rs 50,000 crore to Rs 5 lakh crore.
- Reserve Bank of India has increased the maximum amount outstanding in respect of full-KYC PPIs (KYC-compliant PPIs) from Rs. 1 lakh to Rs. 2 lakh

Q.2. With reference to Framework for Recognising Self-Regulatory Organisation for the FinTech Sector (SRO-FT), consider the following statements:

1. An SRO-FT should be set up as a not-for-profit company with no entity holding 10% or more of its paid-up share capital.
2. An SRO-FT can open branches or offices outside India and FinTechs domiciled outside India cannot become members of an SRO.
3. SRO-FT should have adequate powers to investigate and take disciplinary action against its members for non-adherence to codes / standards / rules.

How many of the above statements are correct?

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

Answer : B

- ✓ The Reserve Bank of India (RBI) recently issued the Framework for Recognising Self-Regulatory Organisation for the FinTech Sector (SRO-FT) for better self-governance and compliance by firms in this space.
- ✓ About SRO-FT Framework:
- ✓ The framework defines fintech as entities providing technological solutions for delivery of financial products and services to businesses and consumers or encompassing regulatory and supervisory compliance in partnership with traditional financial institutions or otherwise



Q.4. What action has the Securities and Exchange Board of India (SEBI) taken regarding commodity derivatives delivery period?

- A) Increased the delivery period from three days to five days.
- B) Maintained the delivery period at five days.
- C) Reduced the delivery period from five days to three days.
- D) Abolished the delivery period altogether.

Answer : C

- ✓ SEBI cuts commodity delivery period in derivatives to three days.
- ✓ In a bid to improve liquidity in delivery-based commodity derivatives, market regulator SEBI has reduced the deliverable period to three days from five days. The circular shall be effective from July 1, 2024.
- ✓ Based on representations received from market participants and deliberations by Commodity Derivatives Advisory Committee, the Minimum duration of staggered delivery stands revised to three working days.

SEBI IN NEWS 2024

- SEBI has reduced the deliverable period for commodity derivatives from the previous 5 days to 3 days. This regulatory change is set to take effect from July 1, 2024.
- SEBI has launched SCORES 2.0, an upgraded version of its Complaint Redress System (SCORES), to strengthen mechanisms for addressing investor complaints.
- 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.
- LIC to meet regulatory requirements, the SEBI has extended LIC's deadline to achieve a minimum 10% public shareholding.
- LIC, a state-owned insurance giant, now has until May 16, 2027, to fulfill this obligation.
- National Stock Exchange (NSE) gets the final SEBI approval to launch Social Stock Exchange.
- SEBI has granted approval to CRISIL ESG Ratings & Analytics as a Category 1 provider of ESG ratings, marking a significant development in the realm of environmental, social, and governance (ESG) assessments in India.
- 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.
- Headquarters : Mumbai

Q.5. What change has the Insurance Regulatory and Development Authority of India (IRDAI) made to audit firm terms in its new corporate governance guidelines?

- A) Increased the engagement period for statutory auditors.
- B) Removed the requirement for cooling-off periods for audit firms.
- C) Reduced the term for joint statutory audits to four years, followed by a mandatory three-year cooling-off period.
- D) Extended the cooling-off period for audit firms to five years.

Answer : C

- ✓ IRDAI reduces audit firm term to bolster audit quality.
- ✓ Insurance regulator IRDAI's new corporate governance guidelines have reduced the engagement period of statutory auditors with insurance companies. Audit firms now have a four-year term for joint statutory audits, followed by a mandatory three-year cooling-off period, according to the IRDAI's Master Circular on 'Corporate Governance for Insurers 2024'.
- ✓ According to the new guidelines that reduce the engagement period of statutory auditors with insurance companies from 10 years to 4 years. This strategic decision is poised to ensure regular rotation and independence of audit firms, thereby enhancing transparency and accountability in the sector.

Q.6. According to the RBI Annual Report, to what amount did the monetary penalties imposed by the Reserve Bank of India (RBI) on regulated entities (REs) increase in FY24?

- A) ₹42.55 crore
- B) ₹50.75 crore
- C) ₹72.30 crore
- D) ₹86.11 crore

Answer : D

- ✓ According to the RBI Annual Report, the monetary penalties imposed by the Reserve Bank of India(RBI) on regulated entities (REs) more than doubled to ₹86.11 crore in FY24 for contraventions/non-compliance with provisions of statutes and certain directions issued by the Reserve Bank from time to time.



- Star Health Insurance, a leading provider of retail health insurance in India, has collaborated with PhonePe, a prominent digital payments platform.
- PhonePe is an Indian digital payments and financial services company headquartered in Bengaluru, Karnataka, India.
- PhonePe was founded in December 2015 by Sameer Nigam, Rahul Chari and Burzin Engineer.
- The PhonePe app, based on the Unified Payments Interface (UPI), went live in August 2016.
- CEO : Sameer Nigam

Q.8. Who has been appointed as the new brand ambassador of Muthoot Pappachan Group (MPG)?

- A) Amitabh Bachchan B) Salman Khan
C) Akshay Kumar D) Shah Rukh Khan

Answer : D

- ✓ Muthoot Pappachan Group (MPG), popularly known as Muthoot Blue, has roped in Shah Rukh Khan as its brand ambassador

LATEST BRAND AMBASSADOR IN NEWS 2024

- Shah Rukh Khan : Muthoot Pappachan Group
- Shahid Afridi : Men's T 20 World Cup 2024 Brand Ambassador.
- Kareena Kapoor Khan : UNICEF India National Ambassador #ForEveryChild
- Yuvraj Singh : ICC Men's T20 World Cup 2024
- Usain Bolt : 2024 ICC T20 World Cup
- Sana Mir : ICC Women's T20 World Cup Qualifier
- Mahendra Singh Dhoni : Citroen
- Sanjana Sanghi : SPACE India
- Narendra Kumar Yadav : "Fit India" Movement as Brand Ambassador
- Katrina Kaif : Chennai Super Kings as Brand Ambassador for IPL 2024
- Ranveer Singh : boAt
- Deepika Padukone : TECNO
- R Madhavan : Acko



- Sourav Ganguly : brand ambassador of Tripura state to promote tourism
- Sourav Ganguly : Brand Ambassador of Bengal
- Pankaj Tripathi : 'UPI Safety Ambassador
- Mahendra Singh Dhoni : State Bank of India (SBI)
- Katrina Kaif : Luxury Swiss watch brand 'Rado'
- Chetan bhagat : Henry Harvin Education
- Mohammed Shami : Puma

Q.9. What is the deadline set by the Income Tax Department for taxpayers to link their PAN with their Aadhaar card to avoid higher tax deductions at source (TDS) or tax collections at source (TCS)?

- A) March 31, 2024 B) April 30, 2024
C) May 31, 2024 D) June 30, 2024

Answer : C

- ✓ The Income Tax Department has advised taxpayers to connect their PAN with Aadhaar card by May 31, 2024, to prevent higher tax deductions at source (TDS) or tax collections at source (TCS).
- ✓ According to Section 139AA of the Income Tax Act, every person who has been assigned a PAN as of July 1, 2017, and is eligible to obtain an Aadhaar number, must provide their Aadhaar number in the prescribed form and manner.

Q.10. Where has an Indian Air Force contingent arrived to participate in the multi-national exercise Red Flag 24?

- A) Eielson Air Force Base, Alaska, United States
B) Pearl Harbor, Hawaii, United States
C) RAF Lakenheath, United Kingdom
D) Andersen Air Force Base, Guam

Answer : A

- ✓ An Indian Air Force contingent reached the Eielson Air Force Base of the U.S. Air Force in Alaska, United States of America, to participate in the upcoming edition of the multi-national exercise Red Flag 24.



- ✓ The Indian Air Force said that, ably supported by its IL-78 air-to-air refuellers and the C-17 transport aircraft, the IAF Rafale fighters took a transatlantic flight with staging halts at Greece and Portugal.

Q.11. Who did Praggnanandhaa defeat for the first time in a Classical event at the Norway Chess 2024 tournament?

- A) Fabiano Caruana B) Hikaru Nakamura
C) Magnus Carlsen D) Viswanathan Anand

Answer : C

- ✓ Praggnanandhaa Topples World No. 1 Magnus Carlsen For First Time In Classical Event At Norway Chess 2024.
- ✓ Chess, Praggnanandhaa toppled Magnus Carlsen for the first time in a Classical event. The 18-year-old Indian prodigy took down the World No. 1 with the White pieces in the 3rd round of 12th Norway Chess 2024.
- ✓ Praggnanandhaa got an early edge out of the opening and eventually converted it into a victory. With this win, Pragg now takes the sole lead with 5.5 points in the event.

CHESS GRANDMASTER IN NEWS 2024

- World No 1, Magnus Carlsen won the Casablanca Chess Variant tournament .
- P Shyaamnikhil of Tamil Nadu becomes India's 85th Chess Grandmaster.
- International Chess Federation Awards Grandmaster Title To Indian Chess Prodigy Vaishali Ramesh Babu.
- Indian young chess player Rameshbabu Praggnanand has defeated world chess champion Ding Liren in the 'Tata Steel Masters' held in Netherlands.
- Vaishali Rameshbabu has become the 84th Grandmaster of India.
- Raunak Sadhwani (Maharashtra) won FIDE World Junior Rapid Chess Championship.
- India's Karthikeyan Murali became the third Indian chess player to defeat World No 1 Magnus Carlsen in classical chess after he prevailed over the Norwegian at the Qatar Masters tournament.



Q.12. Which organization is hosting the Cold Chain and Logistics Summit in New Delhi, aimed at fostering collaboration and innovation in India's perishable goods industry?

- A) Confederation of Indian Industry (CII)
- B) Federation of Indian Chambers of Commerce & Industry (FICCI)
- C) National Association of Software and Service Companies (NASSCOM)
- D) Associated Chambers of Commerce and Industry of India (ASSOCHAM)

Answer : B

- ✓ The Cold Chain and Logistics Summit is being organised by the FICCI in New Delhi. The summit aim is to foster collaboration and innovation in developing an integrated, sustainable, and efficient cold chain ecosystem for India's perishable goods industry. India's cold chain Industry, will grow to Rs 5 lakh cr by 2030 from Rs 2 lakh cr now.
- ✓ The summit also saw the release of the FICCI-Grant Thornton Bharat Report on "Cold Chain Dynamics: Mapping India's Logistics Transformation." This report highlights India's dynamic food processing industry, emphasizing the role of the cold chain sector in addressing challenges such as infrastructure gaps and high costs.

Q.13. Which institution recently signed a Memorandum of Understanding (MoU) with the Armed Forces Medical Services (AFMS) for collaborative research and training?

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

Answer : C

- ✓ Armed Forces Medical Services & IIT Hyderabad ink MoU for Collaborative Research and Training.
- ✓ The Armed Forces Medical Services (AFMS) have signed a Memorandum of Understanding (MoU) with the Indian Institute of Technology (IIT) Hyderabad to collaborate on research and training.
- ✓ The MoU aims to foster innovation and research in developing novel medical devices and addressing health issues specific to soldiers serving in varied terrains.



Q.14. At the 77th World Health Assembly in Geneva, which country hosted a side event on Women, Children, and Adolescent Health in collaboration with Norway, UNICEF, UNFPA, and PMNCH?

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

Answer : B

- ✓ India hosts side event on Women, Children and Adolescent Health in collaboration with Norway, UNICEF, UNFPA and PMNCH at the 77th World Health Assembly at Geneva.
- ✓ During the ongoing 77th World Health Assembly, India hosted a side event on Women, Children and Adolescent Health in collaboration with Norway, United Nations Children’s Fund (UNICEF), United Nations Population Fund (UNFPA) and Partnership for Maternal, Newborn and Child Health (PMNCH).
- ✓ The purpose of the event was to share emerging evidence and discoveries, fostering dialogue on pivotal opportunities for investment in maternal, newborn, child, and adolescent health and well-being.

Q.15. Who has been appointed as the new Chief Executive Officer of Airtel Business, effective June 3, 2024?

- A) Sunil Bharti Mittal
B) Sharat Sinha
C) Gopal Vittal
D) Manoj Kohli

Answer : B

- ✓ Bharti Airtel said it has appointed Sharat Sinha as the Chief Executive Officer of Airtel Business, effective June 3, 2024, who will be reporting to Gopal Vittal, CEO and Managing Director, Airtel.

Q.16. Who has been appointed as the Managing Director and Chief Executive Officer of the National Asset Reconstruction Company (NARCL)?

- A) P Santhosh
B) Ramesh Kumar
C) Deepak Sharma
D) Nisha Singh

Answer : A

- ✓ NARCL board appointed P Santhosh as MD & CEO.
- ✓ The National Asset Reconstruction Company (NARCL), India’s state-owned bad bank, has appointed P Santhosh as its new Managing Director and Chief Executive Officer. The decision was made by NARCL’s



Q.6. Who determines the rate of interest under the Gold Monetisation Scheme?

- A) Reserve Bank of India B) Commercial Banks
C) Government of India D) Collection and Purity Testing Centre

Answer : C

Q.7. What is the tenor range of dated Government securities?

- A) 5 years to 40 years B) 5 years to 30 years
C) 5 years to 20 years D) 10 years to 30 years

Answer : A

Q.8. Which of the following is the authorized Central KYC Records Registry (CKYCR) in India?

- A) CARE B) CERSAI
C) CIBIL D) UIDAI

Answer : B

- ✓ Government of India has authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), to act as, and to perform the functions of the CKYCR

Q.9. ___ refers to replacement of actual card details with an alternate code called the “token”.

- A) Reorganisation B) Altering
C) Tokenisation D) Codenisation

Answer : C

Q.10. Conversion of the token back to actual card details is known as _____.

- A) reverse tokenisation B) de-tokenisation
C) re-tokenisation D) altered tokenisation

Answer : B



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



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



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



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



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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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JOURNEY FEELING PROUD

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



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



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



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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