

An Institute for UPSC & BPSC

# DIA MONTHLY

**CURRENT AFFAIRS** 

**AUGUST - 2024** 

# **BPSC | UPPCS | JPSC**

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### THE HINDU REVIEW (AUGUST - 2024)

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Chapter 1: Appointment (National, International)		
(National)		
Organization	Person	
Sworn in as the 12th Governor of Jharkhand  ➤ About Jharkhand  • Capital – Ranchi  • Chief Minister – Hemant Soren (replace Champai Soren)  • Governor - Santosh Kumar  • Gangwar (replace C.P.Radhakrishnan)	Santosh Kumar Gangwar (Updated 1 August)	
Appointed as the Managing Director(MD) of National Housing Bank (NHB)  About National Housing Bank (NHB)  NHB is the apex regulatory bodyfor overall regulation and licensing of housing financecompanies in India.  Founded - 9 July 1988  Headquarters - New Delhi  Jurisdiction - Ministry of Finance  MD - Sanjay Shukla	Sanjay Shukla (Updated 1 August)	
The Union government has appointed two new members in the Central Board of Direct Taxes (CBDT), the administrative body for the Income Tax Department	Ramesh Narain Parbat and PrabodhSeth (Updated 1 August)	
Assumed the office of Director General Medical Services (Army), becoming the first woman	Lt Gen Sadhna Saxena Nair (Updated 2 August)	
The Reserve Bank of India (RBI) hasappointed as MD & CEO of Unity Small Finance Bank Limited (UnityBank) for two years  Appointed as the Director of theICAR-Central	Inderjit Camotra (Updated 3 August) Grinson George	
Marine Fisheries Research Institute (CMFRI)	(Updated 3 August)	



The Centre removed BSF Director General (DG) and his deputy SpecialDG (West), sending them back to their respective state cadres with immediate effect  ➤ About Border Security Force (BSF)  • Founded- 1 December 1965  • Founder- Khusro Faramurz Rustamji  • Constituting instrument - Border Security Force Act 1968  • Headquarters - New Delhi	Nitin Agrawal and Y B Khurania (Updated 4 August)
Takes over additional charge of Director General, BSF	Daljit Singh Chawdhary (Updated 5 August)
Appointed the league ambassador of the SA20	Dinesh Karthik
League	(Updated 6 August)
IPO-bound Swiggy has appointed assenior vice-	Sairam Krishnamurthy
president and chief operating officer of its quick commerce vertical Swiggy Instamart	(Updated 7 August)
Took over as the 22nd Director General of the	Lieutenant General Vikas Lakhera
Assam Rifles known bythe sobriquet of "Sentinels of the North-East"	(Updated 7 August)
Government appoints as Member in Central	Harish Dudani
Electricity Regulatory Commission	(Updated 8 August)
	NIIAV
Appointed Additional Secretary inPM's Office	Amit Singh Negi
	(Updated 8 August)
Anneimted as Chairman & Chile De J. Ch.	DEMV
Appointed as Chairman of State Bankof India (SBI)	VICTORIAL I
> About State Bank of India (SBI)	Challa Sreenivasulu Setty
• Founded - 1 July 1955	(Updated 8 August)
<ul> <li>Headquarters - Mumbai,</li> </ul>	
Maharashtra	
<ul> <li>Chairman - Challa Sreenivasulu</li> </ul>	
<ul> <li>Setty; 27<sup>th</sup> (replace Dinesh KumarKhara)</li> </ul>	

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Sworn in as 25th Lieutenant Governorof Puducherry  About Puducherry  Formation- July 1, 1963  Capital- Pondicherry  Chief Minister- N. Rangasamy  Capital market regulator SEBI approved appointment as the Managing Director and CEO of MCX	K. Kailashnathan (Updated 8 August) Praveena Rai (Updated 10 August)
Appointed Cabinet Secretary for twoyears	T V Somanathan (Updated 8 August)
Appointed as the new Chairman & Managing Director of NHPC Limited  ➤ About NHPC Limited  • Founded- 7 November 1975  • Headquarters- Faridabad  • Chairman & Managing Director -Raj Kumar Chaudhary  • Owner- Government of India  • (70.95%)	Raj Kumar Chaudhary (Updated 13 August)
Sworn in as 18th Governor of Sikkim  ➤ About Sikkim  • Capital - Gangtok  • Chief Minister - Prem Singh Tamang (2 <sup>nd</sup> time)  • Governor – Om Prakash Mathur (replace Lakshman Prasad  • Acharya	Om Prakash Mathur (Updated 13 August)
Taken over as Managing Director in charge of State Bank of India's (SBI) risk compliance and stressed assets resolution group (SARG) departments	Rana Ashutosh Kumar Singh (Updated 14 August)
Assumed charge as Secretary of the Ministry of Steel	Sandeep Poundrik (Updated 15 August)

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Appointed as the new head coach of	Goalkeeper PR Sreejesh	
the junior men's hockey team	(Updated 16 August)	
Appointed as new Home Secretary	Govind Mohan	
	(Updated 16 August)	
Appointed full-time director of theanti-money	Rahul Navin	
laundering agency	(Updated 16 August)	
RBI appoints as MD & CEO of Tamilnad	Sukumaran Nair	
Mercantile Bank	(Updated 19 August)	
Airports Authority of India (AAI) hasbeen	M Suresh	
entrusted with additional charge as Chairman of	(Updated 21 August)	
AAI		
Assumed the charge of Secretary of Department	IAS Amardeep Singh Bhatia	
for Promotion of Industry and Internal Trade	(Updated 22 August)	
Stepped down as Cognizant Technology		
Solutions Corp's India Chairman and Managing		
Director to become president of information		
technology (IT) industry body National		
Association of Software and Service Companies	Rajesh Nambiar	
(NASSCOM)	(Updated 22 August)	
About National Association of Software		
and Service Com <mark>panies (NASSCO</mark> M)		
• Founded - 1988		
<ul> <li>Headquarters - New Delhi</li> </ul>	DI I A X/	
<ul> <li>President - Rajesh Nambiar</li> </ul>	NJAY	
<ul> <li>(replace Debjani Ghosh)</li> </ul>		
	D-F-8-43-6	
Named brand ambassador for GRMBasmati Rice	Salman Khan	
	(Updated 22 August)	
Assumed charge as Secretary to theMinistry of	Deepti Gaur Mukherjee	
Corporate Affairs (MCA)	(Updated 23 August)	
co. polate Aliano (Men)	(Opunion 25 August)	
Appointed as the chairperson of theindustry		
body Nasscom	Sindhu Gangadharan	
> About National Association of Software	(Updated 28 August)	
and Service Companies (NASSCOM)	, ,	
• Founded - 1988		
	t e e e e e e e e e e e e e e e e e e e	

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<ul> <li>Headquarters - New Delhi</li> <li>President - Rajesh Nambiar(replace Debjani Ghosh)</li> </ul>	
Appointed as the Additional DirectorGeneral (ADG) of the ITBP	Sanjeev Raina (Updated 28 August)
Elected as the new chairman of the International Cricket Council (ICC)	
> About International Cricket Council (ICC)	
◆ Formation - 15 June 1909	
<ul> <li>Headquarters - Dubai, UAE</li> </ul>	, P
<ul> <li>Chairman – Jay Shah (replace Greg Barclay) effect from 1 Dec 2024</li> <li>Deputy Chairman - Imran Khwaja (Singapore)</li> <li>CEO - Geoff Allardice (Australia)</li> <li>General Manager – Wasim Khan</li> <li>Membership - 108 members</li> </ul>	Jay Shah (Updated 28 August)
Appointed as the Director General (DG) of the National Security Guard(NSG)	Senior IPS officer B Srinivasan (Updated 29 August)
Named new Chairman and CEO ofRailway Board	Satish Kumar (Updated 29 August)
Shriram Capital Pvt Ltd, the holdingcompany of the Shriram Group, has appointed as the company's Managing Director and CEO  ➤ About Iran  • Capital – Tehran • Currency – Rial • President – Masoud Pezeshkian • Supreme Leader - AyatollahSayyed Ali Khamenei	Subhasri (Updated 29 August)
Takes over as DG of Project Seabird	Rajesh Dhankhar (Updated 31 August)

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(International)		
Organization / Country	Person	
Appointed as next High Commissioner of India to Rwanda  About Rwanda  Capital - Kigali  Currency- Rwandan Franc  Official languages- Kinyarwanda, French, English, Swahili  Prime minister- Édouard Ngirente	Mridu Pawan Das (Updated 1 August)	
Re-elected as the pre <mark>sident of the Academy of</mark> Motion Picture Arts and Sciences	Janet Yang (Updated 6 August)	
Appointed head of Ba <mark>ngladesh's</mark> interim government	Muhammad Yunus (Updated 8 August)	
DBS Bank CEO to step down in Mar2025  About Development Bank of Singapore(DBS) Bank  Founded - 1968  Headquarters - Singapore  Chairman - Peter Seah  CEO - Piyush Gupta  DBS Bank India' CEO- Surojit	Piyush Gupta (Updated 8 August)	
Shome  Take over as Chief Executive of Singapore's	Tan Su Shan	
largest bank DBS Group after stepping down of Piyush Gupta	(Updated 8 August)	
<ul> <li>Appointed as the PM of Tunisia</li> <li>➤ About Tunisia</li> <li>◆ Capital- Tunis</li> <li>◆ Currency- Tunisian dinar (TND)</li> <li>◆ President- Kais Saied</li> <li>◆ Prime Minister - Kamel MadourOfficial language- Arabic</li> </ul>	Kamel Madouri (Updated 9 August)	



Appoints new caretaker PM ofBulgaria	Goritsa Gruncharova-Kozhareva (Updated 11 August)
Rwanda's President was sworn in for his fourth term  About Rwanda  Capital - Kigali  Currency- Rwandan Franc  Official languages- Kinyarwanda, French, English, Swahili  Prime minister- Édouard Ngirente  The Ministry of External Affairs has	Paul Kagame (Updated 13 August)
appointed as India's next Permanent Representative to the United Nationsin New York  ➤ About United Nations (UN)  • Founded - 24 October 1945  • Headquarters - New York, US  • Official languages - Arabic, Chinese, English, French, Russian& Spanish  • Membership - 193 members (193 <sup>rd</sup> - South Sudan)  • 1st Secretary General - Trygve Halvdan Lie (Norway)  • 9th Secretary-General - António • Guterres (Portugal)  • Deputy Secretary-General - Amina  • J. Mohammed (Nigeria)	Parvathaneni Harish (Updated 9 August)  ANJA  ADEMY
Japanese Prime Minister will stepdown in  September  ➤ About Japan  • Capital – Tokyo  • Currency – Yen  • Prime Minister - Fumio Kishida	Fumio Kishida (Updated 17 August)



December was DNA of The House	
Becomes new PM of Thailand	
About Thailand	
<ul> <li>Capital- Bangkok</li> </ul>	Paetongtarn Shinawatra
Currency- Thai Baht	(Updated 18 August)
Official language- Thai	
<ul> <li>King- Maha Vajiralongkorn</li> </ul>	
Prime Minister - PaetongtarnShinawatra	
Deutsche Bank has appointed as its head of	
global corporate coverage forIndia and Sri	Manik Chhabra
Lanka	(Updated 20 August)
Appointed as the chef de mission of the Indian	Catua Drakash Canguan
contingent at the upcoming Paris Paralympics	Satya Prakash Sangwan
	(Updated 21 August)
Nestle chief executive quit from the Swiss food	Mark Schneider
group after eight year <mark>s incharge</mark>	(Updated 24 August)
Appointed as Nestle chief executive	Laurent Freixe
	(Updated 24 August)
Texas Governor Greg Abbott hasappointed as	Arun Agarwal
the chairman of the Texas Economic	(Updated 28 August)
Development Corporation's (TEDC) board of	
directors	

DHANANIAV		
Chapter 2: Awards (National, International)		
(National)		
Award	Person/Organization	Purpose/ Field
The V Venkayya Epigraphy Award for2024.	V. Vedachalam	Dr. Vedachalam, who has written and co- written more than 25 books on subjects such as epigraphy, numismatics, temple art, religion, and society.



Accreditation Certification as "UTKRISHT"	The National Institute for MSME (NI-MSME), an Organisation of the Ministry of MSME Gol	In recognition of excellent services in the field of promotion and development of MSMEs.
The prestigious title ofBest	Hyderabad's Rajiv Gandhi	The airport received recognition
Airport at the India Travel Awards	International Airport (RGIA)	at the Passenger Terminal EXPO 2024 in Frankfurt, Germany for emerging on top among all other airports across South Asia and India.
The 24th InternationalMother		For recognized exceptional
Teresa Awards	Murli Panjabi	<mark>individuals w</mark> ho have made
Social work awards		significant contributions in various fields including education, science, culture, sports, social work, medicine, industry, and politics in India

(International)		
Award	Person/Organization	Purpose/ Field
'Global Water Tech Award 2024'2024' inthe 'organisation' category	The Delhi Metro Rail Corporation (DMRC)	For its initiatives inenvironmental conservation
Awarded Prestigious United Nations Economic and SocialCouncil (UN ECOSOC),Special Consultative Status	S ACAD	Recognizing the University's substantial contributions to theSustainable Development Goals(SDGs).
The Companion of theOrder of Fiji, the highest honour of Fiji	President Droupadi Murmu	President Droupadi Murmu was accorded a ceremonial guard of honour by the Fiji Military Force upon herarrival in Suva.



The highest civilian award of Timor Leste -Grand Collar of Order of Timor Leste	President Droupadi Murmu	-
The Olympic Order Award by International Olympic Committee	Abhinav Bindra	For recognizing exceptional contributions to the Olympic Movement.
Hilal-e-Imtiaz Award	Arshad Nadeem	Hilal-e-Imtiaz is the second- highest civilian award given by the Government of Pakistanand Nadeem will get thisaward following his brilliant performance in the final of the competition.

National Film Awards 2024					
Feature Film Awards: -	Feature Film Awards: -				
Award	Film	Awardee(s)	Language		
Best Direction	Uunchai	Sooraj R. Barjatya	Hindi		
Best Actor	Kantara	Rishab Shetty	Kannada		
Best Actress	Thiruchitrambalam / Kutch Express	Nithya Menen / Manasi Parekh	Tamil / Gujarati		
Best SupportingActor	Fouja	Pavan Malhotra	Haryanvi		
Best SupportingActress	Uunchai	Neena Gupta	Hindi		
Best FeatureFilm	Aattam	Production: Joy Movie Productions LLP Director:Anand Ekarshi	Malayalam		
Best Debut Film	Fouja	Director: Pramod Kumar	Haryanvi		
Best Popular Film ProvidingWholesome	Kantara	Production: Hombale Films Director: Rishab	Kannada		

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Entertainment		Shetty	
Best Feature Film PromotingNational, Social, and Environmental Values	Kutch Express	Production: Soul Sutra LLP Direction: Viral Shah	Gujarati
Special Mentions			
Best ActionDirection	KGF: Chapter 2		
Best Choreography	Tiruchitrabalam	. 1	
Best Lyrics	Fouja		
Best MusicDirector		Pritam (Songs), AR Rahman (Background Score)	
Best Makeup	Aparajito		
Best Costumes	Kutch Express		
Best ProductionDesign	Aparajito		
Best Editing	Aattam	4	
Best SoundDesign	Ponniyin Selvan – Part 1		
Best Screenplay	Aattam	ANJAY	
Best Dialogues	Gulmohar	A DELAY	
Best Cinematography	Ponniyin Selvan – Part 1	ADEMY	
Best FemalePlayback	Saudi Velakka	Bombay Jayashri	
Best MalePlayback	Brahmastra	Arijit Singh	
Best Child Artist	Mallikappuram	Sreepath	



language-Specific Feature Film Awards	
Award	Film
Best Telugu Film	Karthikeya 2
Best Tamil Film	Ponniyin Selvan – Part 1
Best Punjabi Film	Baaghi Di Dhee
Best Odia Film	Daman
Best Malayalam Film	Saudi Velakka
Best Marathi Film	Vaalvi
Best Kannada Film	KGF: Chapter 2
Best Hindi Film	Gulmohar
Best Tiwa Film	Sikaisal
Best Bengali Film	Kaberi Antardhan
Best Assamese Film	Emuthi Puthi

Non-Feature Film Awards		
Award	Film	Awardee(s)
Best Non-Feature Film Promoting Social and Environmental Values	Kutch Express	7
Best Critic	Deepak Dua	7
Best Book on Cinema	Kishore Kumar: TheUltimate Biography	
Best Non-Feature Film	Ayena	
Best Debut Film	Madhyantara	
Best Biographical/Historical/Compilation Film	Aanakhi Ek MohenjoDaro	
Best Arts/Culture Film	Ranga Vibhoga /Varsa	

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Best Script	Mono No Aware
Best Narrator	Murmurs of the Jungle
Best Music Direction	Fursat
Best Editing	Madhyantara
Best Sound Design	Yaan
Best Cinematography	Mono No Aware
Best Direction (Non-F <mark>eature Film</mark> )	From the Shadow
Best Short Film	Xunyota
Best Animated Film	The Coconut Tree
Best Non-Feature Film Promoting Social	On the Brink Season2 –
andEnvironmental Va <mark>lues</mark>	Gharial
Best Documentary	Murmurs of the Jungle

#### 1. President Droupadi Murmu approves 103 Gallantry Awards for Armed Forces and CAPFs

- President Droupadi Murmu has approved 103 Gallantry awards to Armed Forces and Central Armed Police Forces personnel on Independence Day.
- These are four Kirti Chakras including three posthumous, 18 Shaurya Chakras including four posthumous and one Bar to Sena Medal (Gallantry).
- Among the Gallantry awards are 63 Sena Medals (Gallantry) including two posthumous,11 Nao Sena Medals (Gallantry) and six Vayu Sena Medals (Gallantry).
- The President has also approved 39 Mention-in-Despatches, including posthumously to Army Dog Kent, for their significant contributions to different military operations.

#### 2. President Murmu presents National Geoscience awards 2023

- The President of India, Droupadi Murmu conferred the prestigious National GeoscienceAwards (NGA) for the year 2023 at a grand ceremony held at the Rashtrapati Bhavan Cultural Centre New Delhi.
- This year, a total of 12 awards to 21 Geoscientists, including academicians and professionals from across the country, were honoured under three categories: NationalGeoscience Award for Lifetime Achievement (01 award), National Geoscience Award (10 awards) and National Young Geoscientist Award (01 award)



in various specialized fields of geosciences.

- Prof Dhiraj Mohan Banerjee received the Lifetime Achievement Award for his pioneering work on phosphorites, isotope geology, and organic geochemistry.
- Dr Ashutosh Pandey was awarded the National Young Geoscientist Award for his groundbreaking research on the geodynamic evolution of the Eastern Dharwar Craton.
- The National Geoscience Awards continue to symbolize recognition and appreciation for outstanding achievements in geosciences, mineral exploration, and natural hazardinvestigations driving forward the pursuit of excellence and sustainable development.

#### 3. President Murmu presents Rashtriya Vigyan Puraskar 2024

- The President of India, Droupadi Murmu presented the Rashtriya Vigyan Puraskar-2024at an award ceremony held at Gantantra Mandap, Rashtrapati Bhavan.
- ◆ In the first edition of the Rashtriya Vigyan Puraskar, 33 awards were presented to distinguished scientists in four categories Vigyan Ratna, Vigyan Shri, Vigyan Yuva, and Vigyan Team.
- The Vigyan Ratna Award, given to the scientists who have made lifetime contributionsin any field of Science and Technology, was presented to Prof. Govindarajan Padmanabhan, a pioneer of molecular biology and biotechnology research in India.
- The Vigyan Team Award, given to a team of 3 or more scientists for making ground-breaking research contributions in any field of science and technology, was given to theteam of Chandrayaan-3 for the successful landing of Chandrayaan-3 lander.

#### 4. Mother Teresa International Awards Celebrated in Dubai

- ◆ The 24th International Mother Teresa Awards Ceremony took place at the Millennium Plaza Dubai, commemorating the 114th birth anniversary of the revered humanitarian.
- The awards, established after Mother Teresa's passing in 1997, recognized exceptional individuals who have made significant contributions in various fields including education, science, culture, sports, social work, medicine, industry, and politics in India.
- This year's ceremony featured a diverse group of awardees from different countries and
- sectors. Notable recipients included the late João Bernardo Vieira II, from Guinea-Bissau
- , Sidharth Srivastava and Namit Bajoria from the industry sector, and MohammedMahtabur Rahman, Chairman of NRB Bank Limited.
- The arts were represented by Irka Bochenko, while education saw MP Rozario honored, among others.
- Social work awards went to Murli Panjabi receiving an award as a promising musicianand child prodigy.and Sureandar Singh Khandari from the UAE.
- The ceremony also recognized young talent, with Ahmed al Hashemi



Chapter 3: Government Scheme/ campaign		
SCHEME	PURPOSE	
Pradhan Mantri Awas Yojana-Urban (PMAY- U) 2.0	It aims to facilitate the construction of one crore houses in urban areas for the <b>urban poor and middle-class families</b> .	
'Nijut Moina Scheme' (Assam)	An initiative aimed at eradicating child marriages by empowering female students and promoting educationover early marriage.	
'Mukhyamantri Y <mark>uva Udyam Vikas</mark> Abhiyan <mark>Yojana'</mark> (Uttar Pradesh)	To <b>boost employment</b> opportunities for the state's youth.	
'Ladki Bahin Yojana' (Maharashtra)	This initiative aims to provide ₹1500 every month to more than one crore women across the state.	
Subhadra scheme (Odisha)	The Scheme has been approved for implementation from the financial year 2024-25 to financial year 2028-29. An outlay of ₹55,825 crore has been made for this initiative.	
The Deen Dayal SPARSH Yojana	To promote research and scholarship in stamps amongstthe country's students.	
Unified Pension System (UPS)	The Union Cabinet, chaired by Prime Minister NarendraModi, has approved the Unified Pension System (UPS) for its employees. The new scheme will replace the existing National Pension System (NPS).	
Vigyan Dhara scheme	The primary goal of the 'Vigyan Dhara' initiative is toenhance the country's Science, Technology, and Innovation (STI) ecosystem	
'Sustainability in Spice Sector through Progressive, Innovative and Collaborative Interventions for Export Development (SPICED)'	Its primary objective is to enhance value addition, driveinnovation, and promote sustainability in the spice sector.	



Mukhya Mantri Sukh ShikshaYojana (Himachal Pradesh)

The scheme aims to provide financial support to identifiedsocially and economically vulnerable women and parents of disabled children so as to enable the education and well-being of their children.

Chapter 4: Summit/ Conference		
Summit/Conference	Location	About
The 32nd International Conference of Agricultural Economists	New Delhi	Theme 2024 - Transformation TowardsSustainable Agri-Food Systems
The Bay of Bengal Initiative for Multi- Sectoral Technical and Economic Cooperation – BIMSTEC Business Summit	New Delhi	BIMSTEC Business Summit will bring togethermore than 300 key stake holders from across the Bay of Bengal region to facilitate economic collaboration and explore ways ahead in focus areas such as trade facilitation, regional connectivity.
The World Telecommunication Standardization Assembly (WTSA) 2024	New Delhi	The theme for GSS-24 is "Charting the NextDigital Wave: Emerging Technologies, Innovation, and International Standards."
The 3rd Voice of Global South Summit The 19th CII India Africa Business Conclave	In a virtual format  New Delhi	Theme 2024 - An Empowered Global South fora Sustainable Future  The theme of the 19th CII India Africa BusinessConclave is - Creating One
A review meeting on Left-	Raipur, Chhattisgarh	Future.  The central government is committed
Wing Extremism (LWE) and an inter-state coordination meeting		to eradicating <b>Left-Wing Extremism</b> (Naxalislm)from the country before March 2026.

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The meeting of the 44th edition of PRAGATI	New Delhi	In the meeting, seven significant projects were reviewed including two projects relating to road connectivity, two rail projects and one project each of the Coal, Power and Water Resources sectors.
The inaugural World Audio Visual and Entertainment Summit (WAVES)	Goa	To bolster India's media and entertainment industry and extend its global influence.

Chapter 5: Partnership/ Agreement		
Partnership/ Agreement	Aim	
Tata Power Solar Systems Ltd (TPSSL)has partnered with Bank of India (BOI)	To facilitate easy financing for rooftop solar installations and establishment of electric vehicle (EV) charging stations.	
India and Vietnam signed nineagreements	To deepen comprehensive strategic partnership and enhance cooperation in the fields of customs, agriculture, legal, radio and television broadcast, culture and tourism.	
The Ministry of Ayush, GoI, and the World Health Organization signed adonor agreement	This agreement outlines the financial terms for implementing the WHO Global Traditional Medicine Centre (GTMC) activities in Jamnagar, Gujarat.	
Indian Institute of Tech <mark>nology Madr</mark> as(IIT Madras) has partnered with IDBI Bank	To launch a <b>cybersecurity Lab</b> to develop and deploy <b>security solutions in crucial sectors such as healthcare, fintech</b> and <b>aerospace</b> , among others.	
India & World Bank sign \$500 million agreement	For the construction of <b>Green National Highway Corridors Project (GNHCP)</b> in an aggregate length of <b>781 km</b> for the states of <b>Himachal Pradesh, Rajasthan, Uttar Pradesh and Andhra Pradesh</b> .	



HDFC securities, the leading stock broking company, and a wholly ownedsubsidiary of HDFC Bank, announced astrategic tie-up with Vested Finance	For democratising global investing for Indians and NRIs.
Capital Small Finance Bank Limited (CSFB), and Edelweiss Life Insurance have entered into a bancassurance tie-up	This strategic partnership will enable CSFB's customer base to access Edelweiss Life Insurance's life insurance products suite, thereby meeting their need for financialsecurity.
Gati Shakti Vishwavidy <mark>alaya incollaboration</mark> with Airbus	Begins its first executive training program for aviation sector
Chola MS General Insurance Company, a joint venture between the MurugappaGroup and Mitsui Sumitomo Insurance Company Limited of Japan, has partnered with Mahindra Finance	This collaboration will provide motor and other non-life insurance solutions to over 10million customers of Mahindra Finance.
India and New Zealand sign customsco- operation arrangement	To <b>ease trade</b> between the two countries
The West Bengal government and UNICEF have joined hands	For promoting the involvement of fathers in encouraging new mothers to breastfeed their babies till six months of age.
Pine Labs-owned Setu partners AxisBank	For <b>UPI-focused payments</b> platform
The Ministry of External Affairs and ISRO's commercial arm NewSpace IndiaLimited (NSIL) signed an agreement	To grant assistance for launching the Nepal- built Munal satellite.
Indian Railways and the National Capital Region Transport Corporation(NCRTC) have joined forces	To advance the 'One India – One Ticket' initiative, aimed at enhancing the passenger experience for those traveling on mainline railways and Namo Bharat trains.
Gentari Green Mobility India (Gentari)has partnered with Amazon	To boost the e-commerce major's electric vehicle (EV) fleet for last mile deliveries as the US-headquartered company targets to increase its fleet strength to 10,000 units by 2025.



An Indian space engineering solutions provider, Dhruva Space has collaborated with Singaporean space semiconductor maker Zero-Error Systems (ZES)		To improve its <b>onboard computer (OBC)</b> subsystem
Fintech firm Navi has partne Karnataka Bank	ered with	To roll out a credit line on UPI product for customers on the platform.
India and Israel have joined	hands	For the establishment of a new water technology centre at IIT-Madras, which is expected to serve as a "key contributor" tolndia's efforts to achieve sustainable water supply for all.
The UAE Ministry of Industry Technology joined its BRICS the launch of a Centrefor In Competences in cooperatio United Nations Industrial D Organisation (UNIDO)	counterparts on dustrial n with the	To support the development of Industrialskills and capabilities
India and the United States into a bilateral non-binding Supply Arrangements (SOSA	Security of	To ensure the mutual supply of defence goods and services and address unanticipated supply chain disruptions to meet respective national security needs.
India and Ukraine have inke agreements and resolved	HAR	To ensure the mutual supply of defence goods and services and address unanticipated supply chain disruptions to meet respective national security needs.
India and Ukraine have inked four agreements and resolved		To enhance their cooperation in a range of key areas including defence, trade, pharmaceuticals, green energy and education.
BharatPe has partnered with OTO Capital, a digital commerce and lendingplatform		To enable <b>two-wheeler loans</b> .
Tata Power Solar Systems Lt signed an agreement with I		To provide financing for solar units to residential and corporate customers.

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Piramal Capital and Housing Finance Limited (Piramal Finance), a subsidiaryof Piramal Enterprises Limited, has partnered with Central Bank of India		To expand their <b>co-lending operations</b>
YES Bank has entered into a co-lending partnership with Newtap Finance Private Limited		To provide personalised financing solutions for creditworthy individuals on payments platform CRED.
Bharti Airtel has partnered with Apple		To bring exclusive offers for Apple Music and Apple TV+ to customers in India later this year.

Chapter 6: Ranking Index				
Index	Index released by	India's Rank	1st Rank	
The Travel and Tourism Development Index2024 report	World Economic Forum	39th	US	
Global agriculture exports in 2023	World Trade Organization	8th (\$51 billion)	EU (\$836 billion)	
The 2024 Fortune Global 500 List	HAN	86th Reliance IndustriesLimited (RIL)	Walmart (US)	
India's most 'attractive employer brand,'	Randstad Employer Brand Research (REBR) 2024	ADE	Microsoft	
India Most Valuable Family Businesses List' 2024	Barclays Private Clients Hurun India	-	The Ambani family (Rs 25.75 trillion)	
The wealthiest central bank in the world 2024	The Sovereign Wealth Fund Institute(SWFI)	12th Reserve Bank of India	Federal Reserve System USA	

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India's most influential woman2024  The National	Barclays Private Clients Hurun India Union Minister for	-	Roshni Nadar Malhotra, chairperson of HCL Technologies Indian Institute of
Institutional Ranking Framework (NIRF) Ranking 2024	Education Dharmendra Pradhan	-	Technology Madras
"Strongest food brand in the world"	Brand Strength Index(BSI)	<u>-</u>	Amul (91 out of 100)
Global Finance Central Banker Report Cards 2024	Global Finance	Shaktikanta Das "A+"	Denmark's Christian Kettel Thomsen and Switzerland'sThomas Jordan "A+"
Prime Global CitiesIndex	Knight Frank	Mumbai	Manila
The 2024 Hurun India Rich List	Hurun Research Institute	-	Gautam Adani Rs 11.6 lakh crore

#### 1. NIRF Ranking 2024: IIT Madras tops in overall category

- Union Minister for Education Dharmendra Pradhan has released the India Rankings 2024, which implements the National Institutional Ranking Framework (NIRF) draftedfor this purpose by the Ministry of Education in 2015.
- This is the 9th consecutive edition of India Rankings of HEIs in India. Four distinct additions to 2024 edition of India Rankings are as follows:
- i) Introduction of three new categories namely State Public Universities, OpenUniversities, and Skill Universities; and
- ii) Integration of "Innovation" ranking into the India Rankings using NIRF framework.
- Indian Institute of Technology Madras retains its 1st position in Overall Category for the sixth consecutive year, i.e. 2019 to 2024 and in Engineering for 9th consecutive year, i.e.from 2016 to 2024.
- ◆ Top 100 in Overall category consists of 23 state public universities, 22 private deemeduniversities, 16 IITs, 9 NITs, 7 each central universities 7 private universities, 4 each AIIMS, IISERs and Govt. deemed universities, 3 Other CFTIs and 1 college.
- Indian Institute of Science, Bengaluru tops the Universities Category for ninth consecutive year. It stood first in Research Institutions Category for the fourthconsecutive year.



- IIM Ahmedabad tops in Management subject retaining its first position for fifthconsecutive year.
- ◆ All India Institute of Medical Sciences (AIIMS), New Delhi occupies the top slot in
- Medical for the seventh consecutive year. Moreover, AIIMS is ranked at 7th position inOverall category.
- Jamia Hamdard, New Delhi tops the ranking in Pharmacy this year.
- Hindu College secured the 1st position amongst colleges for the first time replacingMiranda House which retained its 1st position for seven consecutive years.
- IIT Roorkee retained its 1st position in Architecture and Planning for the fourthconsecutive year.
- National Law School of India University, Bengaluru retains its first position in Law forthe seventh consecutive year.
- The Saveetha Institute of Medical and Technical Sciences, Chennai takes the top slot inDental subject for the third consecutive year.
- Indian Agricultural Research Institute, New Delhi takes the top slot in Agriculture and Allied Sectors for the second consecutive year.
- Anna University, Chennai tops the State Public Universities Category introduced for the first time in 2024
- Indira Gandhi National Open University (IGNOU), New Delhi tops the Open UniversitiesCategory introduced for the first time in 2024.
- Indian Institute of Technology Kanpur tops in the Innovation category.
- Symbiosis Skill and Professional University (SSPU), Pune tops the Skill Universitiescategory ranked this year for the first time.

Chapter 7: Mergers and Acquisitions		
Merger Company	About	
HCLSoftware, the software business division of	The acquisition will strengthen its dataand	
Indian IT services giant HCLTech, will acquire	analytics business called Actian.	
Zeenea, a Paris-based firm providing data		
catalog and governan <mark>ce solutions</mark> , for Euro 24	ADEMY	
million (around Rs 218 crore)		
Rural fintech startup Jai Kisan has received	With the NBFC subsidiary, Jai Kisan willbe	
regulatory approval fromthe Reserve Bank of	able create and deliver customized,	
India for the acquisition of a majority stake in	innovative, and relevant products directly	
NBFC Kushal Finnovation Capital	to its farmer and rural business customers	
	in a more accessible and seamless manner	
	making its products <b>cheaper, faster, and</b>	
	more impactful.	



Slice has received approval from the National Company Law Tribunal (NCLT) for its merger with North EastSmall Finance Bank (NESFB)		The merger will enable the combined entity to leverage advanced technologyand deep community understanding, fostering financial inclusion across the nation.
The Competition Commission of India (CCI) has approved the acquisition of shareholding in each of Invesco Asset Management (India)		The proposed combination pertains to the acquisition of 60% shareholding in each of Invesco Asset Management (India) Private
Private Limited and Invesco Trustee Private		Limited (Invesco AMC) and Invesco Trustee
Limited by IndusInd International Holdings		Private Limited (Invesco Trustee) by IndusInd
Limited		International Holdings Limited (IIHL)

Chapter 8: Loan				
Organization/Bank	Loan Amount	To whichcountry	Purpose	
Asian Development Bank	A \$ 200 million (about Rs 1,700 crore	Governmentof India	To improve solid waste management and sanitation in 100 cities across eight states in the country.	
Japan Bank for International Cooperation (JBIC)	25.5 billion Japanese yen	Power Finance Corporation(PFC)	For a wind energy project.	
Asian Development Bank (ADB)	USD 500 million	India	To improve access to quality and affordable tertiary health care and medical educationin Maharashtra.	



Chapter 9: App/Website/Portal			
App/ Website/Portal	Company / Department	Purpose	
The National Apprenticeship andTraining Scheme (NATS) 2.0 Portal	Union Minister for Education,Dharmendra Pradhan	As part of this initiative, Rs 100 crore in stipends has been disbursed to young graduatesand diploma holders throughDirect Benefit Transfer (DBT).	
A new app 'District'	Food aggregator Zomato	To expand its services beyond its core food delivery and quick commerce business.	
e-Sakshya, Nyaya Set <mark>u,</mark> Nyaya Shruti and e- Summon apps	Union Home Minister and Minister of Cooperation, Amit Shah	For the three new criminal lawsin Chandigarh	
The e-Sankhyikiportal	The Ministry of Statistics andProgramme Implementation(MoSPI)	To streamline the sharing of official statistics through a comprehensive system designed to enhance ease of access and analysis	
'Amrit Gyan Kosh' Portal and 'Faculty Development portal'	Union Minister Dr. Jitendra Singh	It marks a paradigm shift in howwe approach civil service training and it also envisions a future-ready civil service rooted in Indian ethos, with a global perspective.	
Version 2.0 of 'FloodWatch India'app	Union Minister for Jal Shakti C R Paatil	Aimed at providing a more comprehensive and detailed overview of flood conditionsacross the country.	
Thermal (PROMPT), Disaster Resilient Infrastructure for Power Sector (DRIPS) and JAL VIDYUT DPR	The Central Electricity Authority under the Union Ministry of Power	To enhance the efficiency, transparency, and effectiveness of power sectorin New Delhi.	

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Building and other Construction Workers (BoCW) Management Information System(MIS)	Labour ministry	The portal will function as the centralised data management system for compilation and analysis of the data obtained from BoCW welfare boards ofthe states.
She-Box portal	Women and Child Development Minister Annpurna Devi	She-Box portal is a centralized platform for registering and monitoring complaints of sexual harassment of women at the workplace.

Chapter 10: Important MoU		
	MoU	Between Which Countries
Signed an MoU to deve Heritage Complex (NM	e <mark>lop the N</mark> ational Maritime HC) in Lothal,Gujarat	India and Vietnam
Inked an MoU on disas solution	ter risk management	Nagaland government and SBI General Insurance
Signed an MoU to colla research, and technology		All India Institute of Ayurveda (AIIA) New Delhi with Amity University Noida
Renewed MoU to bolst civil servants	ter the training ofMaldivian	India and Maldives
Signed an MoU to brin	g benefits to the	The Indian Sign Language Research and
educational ecosystem	, empowering educators	Training Centre (ISLRTC) with the Army
and fostering an inclus students	ive environment for	Welfare Association Society (AWES)
_	up solar projects to a wide ross commercial, industrial, rs	Jakson Engineering Limited with the State Bank of India (SBI)



Signed an MoU to enable Micro, Small, and Medium Enterprises (MSMEs) from both countries to participate more effectively inglobal markets and foster trade	India and the USA
Signed an MoU to offer its Digital Health Foundation Course to NHA and co-develop additional Digital Health programs to supportthe roll-out of the Ayushman Bharat Digital Mission	National Health Authority ( <b>NHA</b> ) and Maharashtra University of Health Sciences ( <b>MUHS</b> )
Signed a memorandum of understanding (MoU)to establish an Advanced Drone Excellence Centre at the IIT Bhubaneswar Research and Entrepreneurship Park. The centre will focus on disaster management research and development.	IIT Bhubaneswar with IG Drones, adrone- tech and AI company
Signed an MoU to provide improved weather information and support to climate-affected communities	Reliance Foundation with the India Meteorological Department (IMD)
Signed an MoU for indigenous design, development, manufacture, testing, and product support of critical marine equipment and systems	Bharat Earth Movers Limited (BEML Ltd with the Directorate of Marine Engineering, Indian Navy
Signed a Memorandum of Understanding (MoU), under this MoU, the postal department employees will physically verify new units being set up across the country under the Prime Minister Employment Generation Programme (PMEGP)	Khadi and Village Industries Commission (KVIC) with the Department of Posts
Signed an MoU to collaborate and develop new variants of zinc materials to propel the commercialization of zinc-based batteries.	Vedanta-owned Hindustan Zinc Ltd., India's largest integrated zinc producer, with the Jawaharlal Nehru Centre for Advanced Scientific Research (JNCASR)
Entered into an MoU for supply of LNG to LTL's dual fuelled power plants in Kerawalapitiya,	Petronet LNG (PLL) with LTL Holdings of Sri Lanka

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Colombo		
Signed an MoU to Enha Management in Fisherie	•	The Central Institute of Fisheries Education (ICAR-CIFE) and the VaikunthMehta National Institute of Cooperative Management (VAMNICOM)
	supply of hydraulic and es for a period of 5 years	RINL with M/s. IOCL
from 2024 to 2029		

### **Chapter 11: GDP Forecasting**

#### 1. Ind-Ra ups FY25 GDP growth forecast to 7.5% on expectation of high demand

- India Ratings & Research (Ind-Ra) upped India's GDP growth forecast for the current fiscal to 7.5 percent from 7.1 percent projected earlier on an expectation of improved consumption demand.
- The ongoing growth momentum led by government capex, deleveraged balance sheets of corporates/banks, and incipient private corporate capex cycle has now found supportfrom Union Budget.

#### 2. Deloitte India predicts economic growth between 7% and 7.2% in FY25

- Deloitte's India Economic Outlook for August 2024 predicts strong economic growth between 7.0% and 7.2% in FY25, driven by robust economic fundamentals, surpassing
- the Economic Survey's prediction, but aligning with the Reserve Bank of India's outlook.
- According to the outlook, despite modest private consumption due to various factors, there is a noticeable shift towards non-food and discretionary spending. Rural spendingpreferences offer significant growth opportunities for businesses.

#### 3. SBI projects GDP growth of 7 pc in FY25

- The State Bank of India in a report project that India's real GDP will grow by 7.0 per
- cent year-on-year in FY25, which is slightly lower than the RBI's forecast of 7.2 per cent.
- The report noted that the slight downgrade by 20 basis points is based on the global headwinds that are beginning to materialize.
- The Monetary Policy Committee (MPC) of the Reserve Bank of India maintained its overall growth projection at 7.2 per cent for FY25.

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#### 4. Goldman Sachs Group cuts India's 2024 and 2025 GDP growth forecasts

- Goldman Sachs Group Inc. has lowered India's growth forecast by 20 basis points each
- for this year and the next, citing a contraction in central government expenditure.
- The bank now expects the nation's economy to expand at 6.7% in calendar 2024, and
- 6.4% in 2025.

#### 5. Moody's Ratings raises India's GDP growth forecast to 7.2 percent for 2024

- Moody's Ratings has raised its real GDP growth projections for India, forecasting a robust 7.2 percent growth for the fiscal year 2024, up from a previous estimate of 6.8percent.
- The New York-based global rating agency has also raised its growth projections to 6.6percent for 2025, up from 6.4 percent.
- Moody's noted that the Indian economy grew 7.8 percent year-over-year in the first quarter of 2024, despite tight monetary policy and efforts toward fiscal consolidation.

### **Chapter 12: Current Affairs (National)**

#### 1. Indian Army launches E-SeHAT Tele-Consultancy for Veterans

- ◆ The Ex-Servicemen Contributory Health Scheme (ECHS) has launched the ElectronicServices e-Health Assistance and Tele-consultation (E-SeHAT) module.
- The E-SeHAT Tele-consultancy would enable ECHS beneficiaries in obtaining onlineTele-consultation for medical treatment from their homes without visiting the ECHSPolyclinic.

#### 2. Rapido becomes unicorn with fresh \$120 million funding

- Ride-hailing startup Rapido has raised a funding of \$120 million Capital in its latestSeries E funding round led by its existing investor West Bridge, thus making it the latestcompany to join the coveted unicorn club.
- The investor poured in the fresh capital through three of its related entities Setu AIFTrust, Konark Trust, and MMPL Trust, as per regulatory filings.
- The firm's operating revenue surged 3X to ₹443 crore during FY23. The steep growth inscale also caused a 54 per cent spike in losses which stood at ₹675 crore in FY23.

#### 3. State Conclave on Yuga Yugeen Bharat Museum inaugurated in New Delhi

- Union Minister of Culture and Tourism, Gajendra Singh Shekhawat has inaugurated a three-day 'State Museum Conclave on the upcoming Yuga Yugeen Bharat Museum', organized by the Ministry of Culture at Bharat Mandapam, New Delhi.
- This three-day gathering aims to foster collaboration among State Museums and the Central Government in realizing the Prime Minister, Narendra Modi's vision for the



'Yuga Yugeen Bharat Museum' that aims to exemplify global best practices.

#### 4. 4th Rashtriya Hindi Vigyan Sammelan 2024 held in Bhopal

- The 4th edition of the Rashtriya Hindi Vigyan Sammelan 2024 was held in the MadhyaPradesh capital, Bhopal.
- The Chief Minister of Madhya Pradesh, Dr Mohan Yadav, inaugurated the 4th RashtriyaHindi Vigyan Sammelan 2024.
- ◆ Theme 2024 Upgradation of National Scientific Consciousness in Amrit Kaal
- The conference featured six sessions on diverse topics of Science, Technology, Ayurveda, Engineering, and Science Communication.

#### 5. Tata Group unveils ₹27,000 crore semiconductor facility in Assam

- At the Tata Group's ₹27,000-crore greenfield semiconductor assembly and test facilityin Assam, which is expected to be operationalised by next year, around 15 billion chipswill be packaged annually for customers globally.
- The chips, which will be packaged at the Jagiroad facility in Assam, will power electric vehicles, healthcare devices, mobile phones, laptops, and other key products of leadingglobal companies around the world.

#### 6. Textile Ministry kick starts 'VIRAASAT' exhibition to celebrate 10th National Handloom Day

- The Textile Ministry is organising a fortnight-long exhibition called "VIRAASAT," to celebrate the 10th National Handloom Day, which commenced at Handloom Haat in Janpath.
- The National Handloom Development Corporation Ltd (NHDC), an arm of the Textiles Ministry is organising this handloom expo.

#### 7. Government releases commemorative stamps for the 33rd Paris Olympics

- Minister of Communications, Jyotiraditya Scindia and Minister of Youth Affairs and Sports, Dr Mansukh Mandaviya have released a set of four commemorative postage stamps to celebrate the 33rd Olympics Games currently going on in Paris.
- These stamps represent sports such as Javelin Throw, Field Hockey, Sailing and Table Tennis.

#### 8. Bharat Forge arm gets license to make defence products

- Bharat Forge, wholly-owned subsidiary of Kalyani Strategic Systems (KSSL), has been granted defence license for manufacture of various defence products specially designedfor military application at its Jejuri unit.
- The license has been granted by the Department for Promotion of Industry & InternalTrade under The Industries (Development and Regulation) Act, 1951.



#### 9. Purandar Highlands exports India's first GI-tagged fig juice to Poland

- Purandar Highlands Farmers Producer Company Ltd has achieved a significant milestone by exporting India's first GI-tagged fig juice to Poland.
- This follows the successful export of India's first commercial consignment of GItaggedPurandar figs to Hong Kong in February 2023.

## 10. Government declares Adichunchanagiri in Karnataka and Choolannuar in Kerala as PeacockSanctuary

- Union Minister for Environment, Forest, and Climate Change, Mr. Bhupender Yadav, announced the creation of two new Peacock Sanctuaries in India: Adichunchanagiri inKarnataka and Choolannuar in Kerala.
- This decision shows the government's ongoing effort to protect wildlife and the nationalbird, the peacock.

#### 11. National Commission for Women Inaugurates Digital Shakti Center in New Delhi

- The National Commission for Women has inaugurated the Digital Shakti Center to combat cyber crimes against women in New Delhi.
- The centre is a dedicated facility that aims at raising awareness about cyber crimes. It will provide essential technical support for registering and addressing complaints.

### 12. Telangana Govt, World Bank to prepare roadmap for an impactful outcome for people of State

- The Telangana State government and the World Bank have decided to develop a roadmap enabling partnership between the State government and the World Bank formaking a positive, ambitious and highly impactful outcome relating to lives of around four crore people of the State.
- The focus of the partnership will be on initiatives for skill development, urban rejuvenation and re-imagination, net zero developments, healthcare, diagnostics and electronic records among others.

#### 13. Third edition of 'Har Ghar Tiranga' campaign set for August 9-15

◆ The third edition of the 'Har Ghar Tiranga' campaign, aimed at fostering patriotism and national pride by encouraging citizens to display the national flag at their homes, will run from August 9 to August 15.

#### 14. Odisha launches India's first 'Rice ATM'

- The Odisha government has introduced India's first round-the-clock grain ATM, also known as the 'rice ATM,' to revolutionise the Public Distribution System (PDS) for ration cardholders.
- The Annapurti Grain ATM, as it is officially known, is capable of dispensing up to 50 kggrain in just five minutes, with an error rate of only 0.01%.



#### 15. Government approves 8 New Railway Line Projects

- The Cabinet Committee on Economic Affairs, chaired by Prime Minister Narendra Modi, approved eight projects of the ministry of railways with a total estimated cost of around Rs. 24,657 crore.
- The projects will cover 14 districts in seven states, including Odisha, Maharashtra, Andhra Pradesh, Jharkhand, Bihar, Telangana, and West Bengal.
- The eight major new railway line route projects approved by the union cabinet includeGunupur-Therubali (New Line), Junagarh-Nabrangpur, Badampahar-Kandujhargarh, Bangriposi-Gorumahisani, Malkangiri-Pandurangapuram (via Bhadrachalam), Buramara-Chakulia, Jalna-Jalgaon, and Bikramshila-Katareah.

#### 16. India's defence exports soar by 78 percent in first quarter of 2024-25

- India's defence exports soared by 78 percent in the first quarter of 2024-25 ascompared to the same period last fiscal year.
- According to the Defence Ministry, defence exports increased to rupees 6,915 crores inthe first quarter of 2024-25, compared to ₹3,865 crore in the same quarter of the previous year.

#### 17. Mann dedicates Punjab Help Centre for NRIs at IGI Airport

- Punjab Chief Minister Bhagwant Mann unveiled a pioneering initiative for the Punjabidiaspora with the inauguration of the 'Punjab Help Centre' at Terminal 3 of Indira Gandhi International Airport, New Delhi.
- 'Punjab Help Centre will operate 24X7, offering a range of services to other passengers.

#### 18. PMJDY reaches 53 crore beneficiaries and ₹2.28 lakh crore in deposits

- The flagship financial inclusion scheme of the Centre, Pradhan Mantri Jan Dhan Yojana(PMJDY), which will be completing a decade on August 15, has 52.99 crore total beneficiaries (account-holders) across the States with total balance in PMJDY accountsat ₹2,28,362 crore, as on 31 July 2024.
- ◆ It has largely been women-centric with 29.48 crore women beneficiaries while 35.27 crore of total accounts are from rural and semi-urban branches, as per the latest data.Nearly 36 crore RuPay Debit cards have been issued.

#### 19. Madhya Pradesh govt gives cash to girl students to buy sanitary napkins

- Madhya Pradesh has become the first state in the country to give money to girl studentsto buy sanitary napkins.
- In some states like Karnataka, Rajasthan and Delhi, free sanitary napkins are given to students but cash is being given only in Madhya Pradesh.

#### 20. Bihar government mandates Registration of Temples, Mutts, And Trusts

 The Bihar government mandated registration of temples, mutts and trusts, and directedall District Magistrates in the State to ensure that the bodies are registered and details of their immovable assets are submitted to the Bihar State Board of Religious



Trusts(BSBRT) soon.

• The BSBRT operates under the State's Law Department and its records say there are about 2,512 unregistered temples and mutts across the State owning 4,321.64 acres ofland.

#### 21. Gol declared August 23rd as National Space Day

- The Government of India has declared August 23rd as "National Space Day" to celebrate the remarkable success of the Chandrayaan-3 Mission, which accomplished safe and soft landing of the Vikram Lander and deployed the Pragyaan rover on the lunar surfacenear the South Pole.
- This historic achievement places India among an elite group of space faring nations, making India the fourth country to land on the Moon and the first to do so near the south pole of the Moon.

#### 22. BHEL gets 1,600 MW thermal power project from Damodar Valley Corporation

- State-owned BHEL has secured a 1,600 MW project from Damodar Valley Corporation(DVC).
- The coal-based unit will be set up in the Koderma district of Jharkhand on an EPC (Engineering, Procurement, and Construction) basis.
- The 2x800 MW Koderma Supercritical Thermal Power Project (STPP) has been awarded through International Competitive Bidding (ICB).

#### 23. Neelakurinji becomes a 'threatened species' officially

- Neelakurinji (Strobilanthes kunthiana), the purplish flowering shrub, that blooms oncein 12 years, has been included on the IUCN (International Union Conservation of Nature) official Red List of Threatened Species.
- The latest global assessment confirms its threatened status in the Vulnerable (Criteria A2c) category of the IUCN. The mass blooming of the flower is a huge tourist attraction.

#### 24. Chhattisgarh govt. to develop fourth tiger reserve in State

- Chhattisgarh government decided to declare a new tiger reserve covering areas of GuruGhasidas National Park and Tamor Pingla wildlife sanctuary in the state.
- This will be the fourth tiger reserve in the state.
- Currently, the state has three tiger reserves Indravati (in Bijapur district), Udanti-Sitanadi (Gariaband) and Achanakmar (Mungeli).

#### 25. Three more Ramsar wetland sites now in India, taking total to 85

- Three more Indian sites have been added to the list of wetlands of international importance under the Ramsar Convention, taking the total number of such highlyrecognized waterlogged ecosystems in the country to 85.
- The Nanjarayan Bird Sanctuary and the Kazhuveli Bird Sanctuary in Tamil Nadu, and the Tawa Reservoir in Madhya Pradesh are the three wetlands which have got the Ramsar site tag.



- The 85 Indian wetlands on the Ramsar list span over 1.35 million hectares.
- Tamil Naduhas the maximum number of Ramsar sites (18) followed by Uttar Pradesh (10).
- This takes our tally to 85 Ramsar sites, covering an area of 13,58,068 ha in India.

#### 26. Odisha to bring five Royal Bengal tigers from Maharashtra, MP by September

- To bolster big cat population in Odisha, forest officials have begun the process of relocating five Royal Bengal Tigers from Maharashtra and Madhya Pradesh, with the transfer scheduled to be completed in September.
- According to Principal Chief Conservator of Forests (PCCF)-Wildlife, Susanta Nanda, three of these tigers will be released into the Debrigarh Wildlife Sanctuary in Sambalpur, while the remaining two will be introduced into the Similipal Tiger Reservein Mayurbhanj.

#### 27. Delhi Airport 1st In Country To Get 'Net Zero Carbon Emission' Status

- Delhi's IGI Airport has become the first Indian airport to achieve the status of 'Net Zero Carbon Emission Airport' (Level 5 certification) under the Airport Carbon Accreditation(ACA) programme of Airport Council International (ACI).
- Initially the airport had set a target of achieving a net zero carbon emission by 2030.
- Butthrough various measures including use of renewable energy, promotion of electric vehicles and development of infrastructure for a green airport, DIAL achieved its targetahead of schedule.

#### 28. New AI platform will connect farmers and scientists over phone, aid in pest control

- ◆ The Union Government has launched the Al-based National Pest Surveillance System(NPSS) that will help farmers to connect with agriculture scientists and experts on controlling pests using their phones.
- NPSS aims to reduce the dependence of farmers on pesticide retailers, and inculcate ascientific approach among them towards pest management.

#### 29. India shines at the 17th International Earth Sciences Olympiad

- The Indian student team has bagged multiple prestigious medals at the 17th edition of the International Earth Sciences Olympiad (IESO) held in Beijing, China.
- The four-member Indian team, comprising students from Gujarat, Kerala, Chhattisgarh, and Rajasthan, achieved remarkable success by winning three gold medals, three bronze medals, and two silver medals across three competition categories:
- Theory and Practical, Earth System Project, and International Team Field Investigation.

#### 30. Rajnath Singh inaugurates new maritime rescue coordination centre in Chennai

- Defence Minister Rajnath Singh has inaugurated a new Maritime Rescue CoordinationCentre (MRCC) of the Coast Guard in Chennai.
- At the event, he also inaugurated two new Coast Guard units the Regional Marine Pollution Response Centre (RMPRC) in Chennai and a Coast Guard Air Enclave in Puducherry – through video-conferencing.



#### 31. India approves additional 251 MW Power Exports from Nepal

- India's Designated Authority for Cross-Border Trade has approved an additional 251 MW of power exports from 12 hydropower projects in Nepal.
- For the first time, Nepal would be exporting power to Bihar through a medium-term power sales agreement.
- This takes the total allowed quantum from 690 MW from 16projects to 941 MW from 28 projects.

#### 32. Ola becomes only EV maker to secure PLI certification for four electric scooters

- Ola Electric's S1 X 3 kWh and S1 X 4 kWh scooters have received certification for compliance with the Production Linked Incentive (PLI) Scheme for the automobile andauto components sector.
- This certification, awarded by the Automotive Research Association of India (ARAI), comes after Ola Electric successfully met the minimum localisation criteria of 50% as mandated by the Ministry of Heavy Industries.
- The company stands to receive incentives ranging from 13% to 18% of the determined sales value of compliant products for up to five consecutive financial years starting from Fiscal 2024.

### 33. Ministry of Education launches second cycle of Capacity Building Program on Specific Learning Disability

- The Ministry of Education has launched the second cycle of its Capacity Building Program on Specific Learning Disability (SLD) under the Malaviya Mission Teacher Training Programme (MMTTP).
- Building on the success of the first cycle, this programme is designed to empower Higher Educational Institutions (HEIs) with the skills and knowledge necessary, to support students with specific learning disabilities.
- The first round of the 'Capacity Building Program on Specific Learning Disabilities' wasconducted from January to July 2024 partnered with Changeinkk Foundation.
- In the first round, a cohort of 27 HEIs participated in the programme including Central Universities, IITs, IIMs, IISERs, SPAs, and NITs.

#### 34. Actor Vijay launches his political party Tamilaga Vettri Kazhagam's flag

- Tamil cinema's leading actor and Tamilaga Vettri Kazhagam president Vijay launched his party's flag and flag song at the party headquarters at Panaiyur in Chennai.
- Vijay introduced the two-coloured flag with red on top and bottom; yellow in the middle; and a flower resembling Vaagai surrounded by 28 stars at the centre with twotrumpeting tuskers facing each other on either side.
- Mr. Vijay had in February, this year announced the formation of his political party Tamilaga Vettri Kazhagam and declared that his party would enter the electoral fray inthe 2026 Tamil Nadu Assembly elections.



#### 35. Union FM Nirmala Sitharaman inaugurates GST Bhawan at Udaipur

- Union Minister for Finance and Corporate Affairs Nirmala Sitharaman inaugurated the GST Bhawan, an Official complex of CGST, Udaipur Commissionerate under the Central Board of Indirect Taxes and Customs (CBIC), at Udaipur, Rajasthan.
- The Union Finance Minister also launched ICETAB 2.0, a handheld device for customs operations, and expressed hope that it will help in uploading real-time examination reports and in quicker clearance of cargoes.

### 36. Eastern Railway develops 'Prabodh' chatbox for easier access to railway rules

- The 161-year-old Kanchrapara Workshop of Eastern Railway (ER) in West Bengal -- oneof the oldest such establishments in the country -- has come up with an Artificial Intelligence-based chatbox named 'Prabodh' to help ER employees remain abreast with the latest rules and regulations.
- Prabodh is being touted as a human resource management wizard that will help employees give their best while keeping them informed about their responsibilities and rights.

### 37. DGCA fines Air India Rs 90 lakh for operating flight with unqualified crew

- Civil aviation regulator Directorate General of Civil Aviation (DGCA) has slapped a fine of ₹90 lakh on Air India for operating a flight on July 9 from Mumbai to Riyadh with anunqualified crew.
- Besides, the watchdog has slapped fines of Rs 6 lakh and Rs 3 lakh on Air India's Director of Operations and Director of Training, respectively, for the lapse.

### 38. PM Modi presents BHISHM Cubes to Ukraine during first visit to Kyiv

- Prime Minister Narendra Modi has presented four BHISHM (Bharat Health Initiative forSahyog Hita and Maitri) Cubes to the Ukrainian government during his visit to the war- torn country where he met President Volodymyr Zelenskyy under the shadow of the raging war with Russia.
- Each BHISHM Cube consists of medicines and equipment for the first line of care for allkinds of injuries and medical situations.
- It also includes surgical equipment for a basic operation room that can manage 10-15 basic surgeries per day.

### 39. NCERT and Education Ministry launches e-magazine 'Sapno ki Udaan'

- The Union Ministry of Education released the inaugural edition of the e-magazine 'Sapno ki Udaan'.
- The e-magazine was launched on the occasion of the first National Space Day, which was observed across the country on 23 August to commemorate the soft landing of the Vikram lander of the Chandrayaan -3 mission on the south pole of the Moon on 23 August 2023.
- The theme of the inaugural Sapno ki Udaan e magazine was 'Space'.



#### 40. Samanatham Tank in Madurai to be converted into bird sanctuary

- Following Madurai Nature Cultural Foundation recommendations, the Tamil Nadu Forest Department will convert the Samanatham Tank in the Madurai district will be converted into a bird sanctuary.
- There are 17 bird sanctuaries in Tamil Nadu, 15 wildlife sanctuaries, and four Tiger reserves.

#### 41. Centre to create 5 new districts in Ladakh

- The Ministry of Home Affairs has decided to create five new districts in the union territory of Ladakh.
- The creation of new districts will take the benefits meant for the people to their doorsteps by bolstering governance in every nook and cranny.
- These districts are Zanskar, Drass, Sham, Nubra and Changthang.
- Ladakh currently has only two districts Leh and Kargil.

### 42. Cabinet approves BioE3 (Biotechnology for Economy, Environment and Employment) Policy

- The Union Cabinet, chaired by Prime Minister Narendra Modi approved the proposal
- 'BioE3 (Biotechnology for Economy, Environment and Employment) Policy for Fostering High Performance Biomanufacturing' of the Department of Biotechnology.
- The salient features of BioE3 policy include innovation-driven support to R&D and entrepreneurship across thematic sectors.
- This will accelerate technology development and commercialization by establishing Biomanufacturing & Bio-Al hubs and Biofoundry.
- Along with prioritizing regenerative bioeconomy models of green growth, this policy will facilitate the expansion of India's skilled workforce and provide a surge in job creation.

### 43. AC Inaugurates Model EV Charging Station and Hardware Emulation Facility

- The Secretary, Ministry of Electronics and Information Technology (MeitY), S. Krishnanhas inaugurated the Model Indigenous Electric Vehicle Charging Station at C-DAC Thiruvananthapuram, Technopark Campus.
- This center will have various AC and DC fast chargers for vehicles ranging from 2W to Heavy vehicles and, Play a crucial role in catalyzing an ecosystem for the promotion of the charging infrastructure with indigenous EV chargers research, development, commercialization, and manufacturing through industries.

#### 44. Amazon launches AI assistant chatbot 'Rufus' in India

- Ecommerce major Amazon India has launched its artificial intelligence (AI)-powered shopping assistant 'Rufus' in India.
- Rufus is currently available in beta mode in India, and available only to some customers.



#### 45. Government approves 4 Start-Ups in the field of Technical Textiles

- Secretary, Ministry of Textiles chaired the 8th Empowered Programme Committee (EPC) meeting under the National Technical Textiles Mission, at Udyog Bhawan, New Delhi.
- The committee has approved 4 Start-Ups with a grant of approx. INR 50 Lakhs, each, under the 'Grant for Research & Entrepreneurship across Aspiring Innovators in Technical Textiles (GREAT)' scheme.
- The committee has also approved a grant of approx. INR 20 Cr. to 5 Education
   Institutes to introduce courses in Technical Textiles under the 'General Guidelines for Enabling of Academic Institutes in Technical Textiles'.

### 46. PMJDY completes a decade of successful implementation

- The world's largest financial inclusion programme, Pradhan Mantri Jan Dhan Yojana (PMJDY) completed 10 years on 28 August 2024.
- The Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched by the government of Indiaon 28 August 2014 with the aim of bringing the unbanked population within the formal banking system.
- The scheme launched in 2014, has proven to be the foundation stone in bringing over80 percent of Indian women under the ambit of financial inclusion.
- A significant boost in the bank account ownership of women in a decade, it has gone upfrom just 26 percent in 2011 to 78 percent in 2021.
- Out of the total 53.13 crore Jan Dhan accounts over 30 crore are women's accounts.

  Over 35 crore of the Jan Dhan account hail from rural or semi-urban areas.

#### 47. Rajasthan & MP govts to develop 'Shri Krishna Gaman Path' connecting Mathura to Ujjain

- Rajasthan Chief Minister Bhajan Lal Sharma announced a new religious circuit called 'Shri Krishna Gaman Path' which will connect Krishna's birthplace Mathura with Ujjainin Madhya Pradesh.
- This new circuit will be built connecting the places where Krishna left his footprints while travelling to Ujjain from his birthplace in Mathura.

#### 48. Maharashtra becomes first state to adopt Unified Pension Scheme

- The Maharashtra Cabinet has approved the central government's Unified Pension Scheme (UPS), becoming the first state to do so.
- The cabinet also cleared the proposal to expand the uninterrupted power supply scheme to more farmers in the state. They would get supply during the day.
- It cleared the ₹7,000 crore Nar-Par-Girna River linking scheme that would primarily benefit northMaharashtra districts like Nashik and Jalgaon.



### 49. Union Cabinet approved 'Agriculture Infrastructure Fund' for progressive expansion

- The Union Cabinet chaired by Prime Minister, Narendra Modi approved the progressive expansion in the Central Sector Scheme of financing facility under 'Agriculture Infrastructure Fund' to make it more attractive, impactful, and inclusive.
- Viable Farming Assets- To allow all eligible beneficiaries of scheme to create of infrastructure covered under 'viable projects for building community farming assets'.
- Integrated Processing projects- To include integrated primary secondary processing projects in eligible activities under AIF.
- However standalone secondary projects wouldnot be eligible under MoFPI schemes.
- PM KUSUM Component-A- To allow convergence of Component-A of PM-KUSUM withAIF for farmers/groups of farmers/ Farmer Producer Organizations/ Cooperatives/ Panchayats.
- NABSanrakshan- In addition to CGTMSE, it is proposed to extend AIF credit guaranteecoverage of FPOs through the NABSanrakshan Trustee Company Pvt. Ltd. also.

### 50. Union Cabinet approves rolling out Private FM Radio to 234 uncovered new cities & towns

- Prime Minister Narendra Modi-led Union Cabinet has approved a proposal for eauctions to set up 730 channels in 234 new cities across the country with an estimated reserve price of ₹784.87 crore, as part of the initiative to expand the reach of private FMRadio channels.
- The Cabinet decision on the rollout of private FM Radio to 234 cities and towns will enhance access to diverse and local content, thus encouraging creativity and encouraging local languages as well as cultures.
- Many of these cities and towns are located in aspirational districts and areas affected by Left-Wing Extremism.
- A maximum of 100 channels are to be provided in 32 cities/towns of Uttar Pradesh, followed by 68 across 22 cities/towns of Andhra Pradesh,61 in 20 cities/towns of Madhya Pradesh, and 59 in 19 cities/towns of Rajasthan.

# 51. Sports Minister launches 'Retired Sportsperson Empowerment Training' (RESET) Programme

- Union Minister of Youth Affairs and Sports Dr. Mansukh Mandaviya has launched the "Retired Sportsperson Empowerment Training" (RESET) Programme on the occasion of National Sports Day in New Delhi.
- RESET Programme is aimed at empowering retired sportspersons who have played forthe country and brought immense laurels to the nation.
- The programme will support retired athletes on their career development journey byempowering them with the necessary knowledge and skills and making them more employable.



### **Chapter 13: Current Affairs (International)**

### 1. India elected as Vice-Chair of the Supply Chain Council of IPEF

- India has been elected as the Vice-Chair of one of the three supply chain bodies set up under the Indo-Pacific Economic Framework for Prosperity (IPEF) Agreement relatingto Supply Chain Resilience.
- India and 13 other IPEF partners have established three bodies under the IPEF's agreement on supply chain resilience. The pact came into force in February 2024.

### 2. Sri Lanka announces visa-free access to Indians, nationals from 34 other countries from Oct 31

- The Sri Lankan government has announced visa-free access to citizens from 35 countries, including India, the U.K. and the U.S. to the island nation for six months.
- Countries on the list include India, the U.K., China, the U.S., Germany, the Netherlands, Belgium, Spain, Australia, Denmark, Poland, Kazakhstan, Saudi Arabia, the UAE, Nepal, Indonesia, Russia, and Thailand.
- Other countries include Malaysia, Japan, France, Canada, the Czech Republic, Italy, Switzerland, Austria, Israel, Belarus, Iran, Sweden, South Korea, Qatar, Oman, Bahrainand New Zealand.
- Visitors from India, China, Russia, Japan, Malaysia, Thailand, and Indonesia received tourist visas free of charge to Sri Lanka.

#### 3. North Korean Leader Kim Jong Un Unveils New 'Suicide Drones'

- North Korean leader Kim Jong Un recently unveiled a new type of "suicide drone".
- These drones, designed to carry explosives and crash into enemy targets like guided missiles.
- The test was successful, with all drones accurately identifying and destroying their designated targets after flying along preset routes.

### 4. Pakistani Christian becomes first in Goa to get citizenship under CAA

- Joseph Francis A. Pereira, a Christian from Pakistan, has become the first person in Goato receive Indian citizenship under the Citizenship Amendment Act (CAA).
- Chief Minister Pramod Sawant presented Pereira with his citizenship certificate duringa ceremony in Panaji, the state capital.
- The Citizenship Amendment Act allows Hindus, Sikhs, Jains, Christians, Parsis, and Buddhists from neighboring countries—Bangladesh, Pakistan, and Afghanistan whoentered India before December 31, 2014, to apply for citizenship after verification.



### 5. Siemens Healthineers gets India nod for Mpox test kit

- German healthcare firm Siemens Healthineers AG received the Indian drug regulator's approval to manufacture mpox detection kits in the country, a significant step to help screen and prevent the spread of the viral infection.
- The kits will be manufactured by the company's molecular diagnostics manufacturing unit in Vadodara, which has a production capacity of one million tests per annum.

### **Chapter 14: Banking & Financial**

### 1. 11 PSU banks charge Rs 2,331 crore from account holders for not maintaining minimumbalance in FY24

- 11 public sector banks—excluding State Bank of India (SBI) have charged Rs 2,331 crore from account holders for their failure to maintain minimum balance in savings banks in FY2024, a rise of 25.63 per cent from Rs 1,855.43 crore in FY2023.
- These banks collected Rs 5,614 crore from account holders for not maintaining the minimum balance in the last three years, according to Ministry of Finance figures.
- SBI stopped charging penalty for not maintaining minimum balance since FY2020.
- Punjab National Bank (PNB) collected the maximum amount of Rs 633.4 crore from their customers, followed by Bank of Baroda Rs 386.51 crore and Indian Bank Rs 369.16crore.

### 2. July GST mop-up at 3-month high, rises 10.3% to ₹1.82 lakh crore

- Goods and Services Tax (GST) collections in July saw a significant increase, totaling Rs 182,075 crore, which marks a 10.3% rise compared to Rs 165,105 crore collected in July2023.
- This growth was observed across all categories: Central GST (CGST), State GST (SGST), Integrated GST (IGST), and cess.
- Year-to-date figures for 2024 show a 10.2% increase in GST collections, amounting toRs 7.38 lakh crore, compared to Rs 6.70 lakh crore in the same period of 2023.

### 3. RBL Bank becomes first private sector lender to merge UPI and NCMC in RuPay credit cards

- RBL Bank has introduced a new RuPay Credit Card, integrating both Unified
   PaymentsInterface (UPI) and National Common Mobility Card (NCMC) features.
- This innovation makes RBL Bank the first private sector bank in India to offer these combined payment capabilities in a single card.
- The integration allows cardholders to make payments via UPI and get hassle-free travel with the NCMC feature.



### 4. IRDAI imposes penalty of Rs 2 Cr on HDFC Life for violating regulations

- The Insurance Regulatory and Development Authority of India (IRDAI) has imposed apenalty totaling Rs 2 crore on HDFC Life for violating various IRDAI regulations.
- The penalty of Rs 1 crore was levied for issues related to the protection of
- policyholders' interests.
- Additionally, a penalty of Rs 1 crore was imposed for irregularities concerning the outsourcing of services by the company.

### 5. Google Pay, PhonePe, Amazon Pay, Cred, MobiKwik seek entry into RBI's eRupee pilot program

- Five prominent payment companies, including Google Pay, Walmart-backed PhonePe, and Amazon Pay, have applied to join the Reserve Bank of India's (RBI) pilot program for the eRupee, India's central bank digital currency (CBDC).
- Fintech firms Cred and Mobikwik have also submitted applications.
- The RBI launched the eRupee pilot in December 2022, but transaction volumes have declined significantly since an initial surge, reflecting the challenges central banks worldwide face in popularizing digital currencies.

### 6. LIC launches 4 new term life insurance plans

- Life Insurance Corporation of India (LIC) has launched new term life insurance plans forproviding term insurance and safety net against loan repayments – LIC's Yuva Term,
- LIC's Digi Term, LIC's Yuva Credit Life, LIC's Digi Credit Life. The plans are available online and offline.

### 7. DBS Bank India launches exclusive banking program for senior citizens

- DBS Bank India has launched "DBS Golden Circle," a priority banking program for seniorcitizens.
- The program, designed for resident Indian citizens aged 60 and above, offers exclusive benefits and services, including attractive interest rates on savings accounts and fixed deposits, enhanced security features, and personalised financial services to address
- income insecurity, which is a significant concern for the elderly, as highlighted in the India Ageing Report 2023 by the United Nations Population Fund.

### 8. SBI approves Rs 25,000 crore fundraising plan via issue of Tier 1 and Tier 2 bonds

- The board of India's largest public sector lender State Bank of India approved a proposal for raising funds of up to Rs 25,000 crore via the issue of Tier 1 and Tier 2 bonds.
- The bonds will be Basel-III compliant and SBI plans to raise the amount in INR/USD.
- The fundraising plan was announced by SBI along with its April-June quarter earningswhere the lender reported a standalone net profit of Rs 17,035 crore, up by 0.9% over Rs 16,884.29 crore reported in the year-ago period. It was higher than the Street's estimates of Rs 16,786 crore.



### 9. IFC, ADB, DEG consortium to invest \$275 mn in Fourth Partner Energy

- Global investors International Finance Corporation (IFC), the Asian Development Bank(ADB), and Deutsche Investitions (DEG) have invested \$275 million in Hyderabad- based renewable energy solutions platform Fourth Partner Energy Ltd (FPEL).
- The consortium's investment will infuse capital to fund FPEL's business expansion planswhich include a target portfolio of 3.5 GW of renewable energy assets by 2026.

### 10. RBI keeps repo rate unchanged at 6.5% for 9th time in a row

- The Reserve Bank of India has decided to keep the policy reportate unchanged at 6.50per cent for the ninth time in a row.
- Consequently, the standing deposit facility (SDF) rate remains at 6.25 percent and themarginal standing facility (MSF) rate and the Bank Rate at 6.75 per cent.

RBI 2024	
Repo Rate	6.50%
Reverse Repo Rate	3.35%
Marginal Standing Facility (MSF) Rate	6.75%
Bank Rate	6.75%
Cash reserve Ratio (CRR)	4.50%
Statutory Liquidity Ratio (SLR)	18%

### 11. Limit for tax payments via UPI to increase from ₹1 lakh to ₹5 lakh: RBI

- The Reserve Bank of India (RBI) has proposed raising the upper limit for tax paymentsthrough the Unified Payments Interface (UPI) from Rs 1 lakh to Rs 5 lakh per transaction.
- Currently, the transaction limit for UPI is Rs 1 lakh except for certain categories of payments which have higher transaction limits.
- It has now been decided to enhance the limit for tax payments through UPI from Rs 1lakh to Rs 5 lakh per transaction.
- This will further ease tax payments by consumers through UPI.

### 12. L& T Finance Achieves NBFC-ICC Status from RBI

- L&T Finance Ltd. has officially received its certificate of registration as a Non-Banking Financial Company (Investment and Credit Company) from the Reserve Bank of India (RBI).
- This transition marks a shift from its previous registration as an NBFC-Core InvestmentCompany (NBFC-CIC), following the merger with its wholly owned



subsidiaries, L&T Finance, L&T Infra Credit Ltd., and L&T Mutual Fund Trustee Ltd.

### 13. Consumer price inflation eases to five-year low of 3.54% in July

- Retail inflation fell to the lowest in nearly five years in July, according to data releasedby the India Consumer Price Index (CPI).
- This was the first time in nearly five years that overall retail inflation fell below the Reserve Bank of India's 4% inflation target.
- Urban inflation declined to 2.98% in July 2024, compared to 7.20% in July 2023.
- Rural inflation declined to 4.10%, compared to 7.63% in July 2023.

### 14. PNB launches PNB ANTAH DRISHTI Braille Debit Card for visually impaired customers

- Punjab National Bank (PNB) has launched the PNB ANTAH DRISHTI Braille Debit Card, anew debit card specifically designed for visually impaired customers.
- ◆ The ATM limit (cash withdrawal) per day is Rs 25,000, and the PoS and eCom limits H(combined) per day are Rs 60,000. Contactless transactions are accessible for individual transactions up to Rs. 5000/- without a PIN at NFC capable POS Terminals, with a daily overall limit of Rs. 5000.

### 15. RBI penalises CSB Bank, Union Bank of India, and Muthoot Housing Finance for non-compliance

- The Reserve Bank of India (RBI) has imposed monetary penalties on five financial institutions—CSB Bank, Union Bank of India, Muthoot Housing Finance, Nido HomeFinance and Ashoka Viniyoga—for various regulatory non-compliances.
- Muthoot Housing Finance Company Limited was fined ₹5 lakh for governancerelated violations, specifically failing to secure RBI's prior approval before changing more than 30% of its directors.

### 16. NPCI hives off Bhim as separate arm; Lalitha Nataraj to be CEO

- National Payments Corporation of India (NPCI) has hived off the UPI-based payment application Bharat Interface for Money (Bhim) as a separate subsidiary to address the growing demand for digital transactions in the country and to promote financial inclusion.
- Lalitha Nataraj, a former senior executive at IDFC First Bank, has been appointed as thechief executive officer of the new subsidiary named NPCI Bhim Services Ltd (NBSL).

### 17. Axis Bank launches PRIMUS super-premium credit card

- Axis Bank, one of India's largest private sector banks, has partnered with Visa to launchthe 'Primus' credit card.
- This is a super-premium card, available by invitation only.
- This credit card targets select ultra-high net worth individuals (UHNWIs) in India.



### 18. WPI inflation cools to 3-month low of 2.04% in July as food prices decline

- India's wholesale price index (WPI) inflation cooled to a three-month low of 2.04 per cent in July from a 16-month high of 3.36 per cent in June, primarily on the back of a sharp reduction in food prices.
- The food price inflation stood at 3.45 per cent during the month as compared to 10.87per cent in the preceding month.

#### 19. NSE Hikes Ceiling Amount Payable Out of Investor Protection Fund Trust

- The National Stock Exchange (NSE) has increased the maximum amount payable fromits Investor Protection Fund (IPF) Trust from Rs 25 lakh to Rs 35 lakh.
- This limit will be applicable for claims received against the trading members, who
  havebeen declared defaulter or have been expelled.

### 20. RBL Bank launched Vijay Fixed Deposits to honor 78th Independence Day

- RBL Bank has launched a special "Vijay Fixed Deposits" edition to commemorate India's 78th year of independence.
- For deposits below Rs 3 crore, the "Vijay Fixed Deposits" feature a special 500-day tenor.
- The special fixed deposit plan offers competitive interest rates with 8.85% p.a. for supersenior citizens, 8.60% p.a. for senior citizens, and 8.1% p.a. for regular customers, all tailored to guarantee your money grows safely.

#### 21. RBI imposes monetary penalties on Bank of Maharashtra

- The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹1,27,20,000/on Bank of Maharashtra for non-compliance with certain directions issued by RBI on 'LoanSystem for Delivery of Bank Credit', 'Cyber Security Framework in Banks' and 'Know Your Customer'.
- The RBI has also imposed a monetary penalty of ₹4.90 lakh on Hinduja Leyland FinanceLimited (the company) for non-compliance with certain provisions of the Reserve Bankof India (Know Your Customer (KYC)) Directions, 2016.
- This penalty has been imposed in exercise of powers conferred on RBI under the provisions of clause (b) of sub-section (1) of section 58G read with clause (aa) of sub-section (5) of section 58B of the Reserve Bank of India Act, 1934.

### 22. LIC sells stake in Hindustan Copper for Rs 447 crore

- Life Insurance Corporation of India (LIC) has sold a 2.09 per cent stake in stateownedHindustan Copper for Rs 447 crore through an open market transaction.
- The insurance behemoth has sold a total of 2,01,62,682 shares, or 2.085 per cent stake, in Hindustan Copper, according to a regulatory filing.
- With this, LIC's stake in the state-owned company has reduced to 6.09 per cent from 8.17 per cent.



#### 23. IndusInd Bank gets RBI nod to set up mutual fund asset management business

- IndusInd Bank has received the Reserve Bank of India's (RBI's) nod to set up a mutual fund asset management business.
- It will be a wholly-owned subsidiary, the bank said inits filing to the exchanges.
- RBI has also allowed the private sector lender to infuse equity capital in the asset management subsidiary.

#### 24. Airtel Payments Bank introduces Al-powered Face Match

- Airtel Payments Bank has launched the Face Match, a new security feature designed toprotect customer accounts from fraudulent activities.
- The feature uses advanced machine learning algorithms to assess potential threats and activate facial recognition verification when necessary.

#### 25. Net foreign direct investment rises to \$6.9 billion in Q1: RBI

- Net foreign direct investment (FDI) during the April-June period of the current financialyear was \$6.9 billion, compared to \$4.7 billion in the year-ago period, the latest data released by the Reserve Bank of India showed.
- The increase was due to an improvement in gross inward FDI, which grew by 26.4 percent year-on-year (Y-o-Y) to \$22.5 billion during Q1 of 2024-25.
- Net FDI flow dropped sharply to \$9.8 billion in FY24, from \$28 billion in the previous year.
- In FY22, net FDI flows into the country were \$38.6 billion.

### 26. Karnataka Bank unveils credit line on UPI in partnership with Navi Technologies

- Karnataka Bank and financial services company Navi Technologies have launched thecredit line on UPI, an offering by the National Payments Corporation of India (NPCI).
- The private sector lender will be offering credit lines through a strategic partnership with Navi, marking Karnataka Bank as one of the early adopters of this next-gen creditproduct.

### 27. NPCI launches 'UPI Circle' for Secure Payments Among Trusted Users

- The National Payments Corporation of India (NPCI) has introduced a new feature called 'UPI Circle' on its Unified Payments Interface (UPI) platform.
- This feature allows primary UPI account holders to securely delegate payment responsibilities to trusted secondary users.

#### 28. Bandhan Bank launches Avni Saving Account for Women Customer

- Kolkata-based Indian Private sector bank Bandhan Bank has launched an exclusive savings account, Avni, for women customers.
- The bank launched the product on its 9th foundation day, which is on 23 August.
- The bank also launched a customer loyalty programme called Bandhan Banks Delight.
- The bank is women-focused, and of its 3.4 customers,73% are women.

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### 29. RBI cancels registration of Margdarshak Financial Services over high NPAs

- The Reserve Bank of India (RBI) has cancelled the registration of Lucknowheadquartered Margdarshak Financial Services Ltd over high net NPAs and defaults onrepayment to lenders.
- As on March 31, 2021, the company failed to maintain the minimum regulatory net owned fund of Rs 5 crore and minimum capital adequacy ratio of 15 per cent stipulatedfor NBFC-MFI.
- As per the statutory audit, as on March 31, 2021, the NBFC was facing cash flow issues and defaulted on repayment of Rs 49.27 crore to its lenders.

### 30. Tata AIA Life launches 'Sampoorna Raksha Promise' product with ₹3 lakh instant payout feature

- Tata AIA Life Insurance has unveiled its latest term insurance product, Sampoorna Raksha Promise.
- This product is designed to enhance financial security.
- Keeping in mind that the family may have to incur urgent expenses on the demise of thekey member, it offers an instant payout of Rs. 3 lakhs on death claim intimation.
- Sampoorna Raksha Promise allows the policyholder to defer the premium by 12 monthsin such circumstances.
- When diagnosed with a terminal illness e.g. cancer, the consumeris paid 50% of the sum assured, even as the future premiums are waived and policy benefits continue to accrue.

#### 31. ESAF Small Finance Bank launches Inori RuPay Platinum Credit Card

- ESAF Small Finance Bank has launched the Inori RuPay Platinum Credit Card, a premium financial product designed in collaboration with the National Payments Corporation of India (NPCI) to offer cardholders exclusive benefits and privileges.
- The card's name "Inori" is derived from the Japanese word for "wish," symbolising our aspiration to fulfil the desires and expectations of customers.

### 32. GST taxpayers without valid bank account to be barred from filing GSTR-1 from Sep 1

- GST taxpayers who do not furnish bank account details to GST authorities will be barredfrom filing outward supply return GSTR-1 from September 1, GST Network (GSTN) has said in an advisory.
- As per GST Rule 10A, a taxpayer is required to furnish details of a valid bank account within 30 days from the date of grant of registration, or before furnishing the details ofoutward supplies of goods or services or both in Form GSTR-1 or using Invoice Furnishing Facility (IFF), whichever is earlier.
- The GST Council in its meeting in July last year, had approved an amendment to Rule 10A to strengthen the registration process and to effectively deal with the menace of fake and fraudulent registrations in GST.



### 33. Jana SFB Sweeps 4 Awards at ICC Emerging Asia Banking Conclave

- Jana Small Finance Bank has once again cemented its status as a frontrunner in the Indian banking industry.
- The bank's commitment to excellence and innovation was recognized at the prestigious2nd ICC Emerging Asia Banking Conclave & Awards, where it clinched four coveted awards.

### 34. RBI to launch ULI for frictionless flow of credit to small, rural borrowers

- The Reserve Bank of India will launch a Unified Lending Interface (ULI) that will transform the lending ecosystem in the country like the Unified Payments Interface (UPI) has done for the payments system.
- The ULI will facilitate seamless and consent-based flow of digital information, like PANand Aadhaar records, previous lending history, income and credit records of individuals, as well as land records of various states, from multiple data service providers to lenders.

	Chapter 45: Commi	tto o
	Chapter 15: Commi	ttee
Committee	Headed by	Purpose
The 5th meeting of the ASEAN-India Trade in Goods Agreement (AITIGA) joint committee	The meeting was co- chaired by Shri RajeshAgrawal from India'sDepartment of Commerce and Ms. Mastura Ahmad Mustafa from Malaysia	AITIGA Joint Committee had initiated discussions for review of AITIGA in May 2023 and after finalising its Terms of Reference and Negotiating Structure, AITIGA JC and its Sub-Committees started negotiations in February2024.
The Government of India has constituted a committee	ADG, Border Security Force (BSF), Eastern Command and will have IG, BSF Frontier HQ SouthBengal, IG, BSF Frontier HQ Tripura, Member (Planning & Development), Land Ports Authority of India (LPAI), and, Secretary, LPAI	To monitor the current situation on the Indo- Bangladesh Border (IBB)
The Cabinet Committeeon Economic Affairs	Prime Minister NarendraModi	Prime Minister NarendraModi has approved 12 new greenfield industrial smart cities under the National Industrial Corridor Development Programme (NICDP) totransform the country's

	94		
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	industrial landscape.

### **Chapter 16: Defence News**

### 1. Indian Navy approves Mazagon Dock to build 6 submarines with German collaboration

- Government-owned Mazagon Dock Limited (MDL) has got the Indian Navy's approvalto build six submarines with the project worth Rs 60,000 crore.
- The MDL in partnership with Germany's ThyssenKrupp Marine Systems will build the submarines that are being developed under 'Project 75 India'.
- MDL and ThyssenKrupp were competing against Larsen & Toubro and Navantia.
- The approval came after the MDL was informed by a Commodore-rank officer of the IndianNavy (Brigadier equivalent in the Army) that they had qualified for the trial requirements.

### 2. DRDO successfully tested its first Long-Range Glide Bomb GAURAV

- The Defence Research and Development Organisation (DRDO) has successfully testedits Long-Range Glide Bomb, GAURAV, off the coast of Odisha.
- The smart bomb was dropped from the Indian Air Force's Su-30 MK-I fighter plane.
- The successful testing of the smart bomb is likely to enhance the Indian Air Force's combat capability.

#### 3. South Korea, US kick off annual drills over North's military, cyber threats

- South Korea and the United States kicked off annual summertime military exercises on Monday, seeking to boost their joint readiness to fend off North Korea's weapons and cyber threats.
- The Ulchi Freedom Shield exercises, set to end on August 29, come as North Korea racesto advance its nuclear and missile programmes and tries to launch reconnaissance satellites.
- The drills will reflect "realistic threats" across all domains, including the North's missilethreats but also GPS jamming, cyberattacks and other lessons learned from recent incidents.

#### 4. Pakistan conducts successful training launch of Shaheen-II Ballistic Missile

- The Pakistani military has conducted the successful training launch of its surface-tosurface ballistic missile Shaheen-II.
- The training launch was aimed at training of troops, validating various technical parameters and performance evaluation of different sub-systems incorporated for improved accuracy and enhanced survivability.



### 5. IAF's Sarang Team Showcases India's Aviation Prowess at Egypt Airshow

- The IAF dispatched its Sarang Helicopter Display Team to participate in the inaugural edition of the Egypt International Airshow.
- The event is scheduled to take place from September 3 to 5, 2024, at the strategicallylocated Al-Alamein International Airport in Egypt's El Dabaa.
- The airport, situated along the Mediterranean, serves as a major hub for global air, commercial, and logistical transport, making it an apt location for an event of this magnitude.
- The Sarang team, renowned for their precision and impressive aerial displays, will be showcasing the indigenous 'Dhruv' Advanced Light Helicopters (ALH Mk-I).
- These helicopters, built by Hindustan Aeronautics Limited (HAL), are multi-role and multi- mission, featuring a hinge-less composite main rotor, and are designed for both militaryand civilian applications.
- The contingent will be carrying five Sarang helicopters, which are being airlifted by C-17 Globemaster aircraft for the event.

### 6. India's 2nd nuclear missile submarine 'INS Arighat' commissioned by Rajnath Singh

- India's second nuclear-powered ballistic missile submarine, the INS Arighaat, was commissioned into service at Visakhapatnam in the presence of Defence Minister Rajnath Singh.
- It joins the first such submarine, the INS Arihant, which was commissioned into servicein 2016.
- The INS Arihant was quietly commissioned into service in August 2016.
- It has a displacement of 6,000 tonnes and is powered by an 83 MW pressurised light-water reactor with enriched uranium.
- INS Arighaat retains the same reactor and dimensions, but has several technological upgrades.

Defence Exercise	Between	About
Largest international airexercise 'Tarang Shakti'2024	The ten countries bringing their aircraft include Australia, Bangladesh, France, Germany, Greece, Spain,the United Arab Emirates, the United Kingdom, the USA, and Singapore. Eighteen other countries will attend as observers.	India will display its indigenous fighter aircraftand equipment, includingthe Tejas, Rafale, Mirage 2000, Jaguar, and MIG 29.



'Parvat Prahaar'		The Indian Army	The exercise, which continues for over a fortnight, involves simulating real-world combat scenarios to train soldiers in the unique challenges posedby such terrains. Various arms of the Army, including infantry, armored, artillery, and support units, are participating in this drill.
Exercise Udara Shak 2024	ti	The Indian Air Force (IAF)and the Royal Malaysian Air Force	During the exercise, the Indian Air Force's Su-30MKI fighter jets engaged in air combat missions alongside the Royal Malaysian Air Force's Su-30MKM fighters.
The 10th edition of India- Sri Lanka Join Military Exercise MITRASHAKTI	t	India and Sri Lanka	The exercise will focus on operations in the semi- urban environment. It will facilitate development of inter- operability, bonhomie and camaraderie between the two armies.

### **Chapter 17: Sports News**

### 1. Hamilton wins thrilling Belgian Grand Prix

- Lewis Hamilton has won the Belgian Grand Prix after teammate George Russell, who had originally come home in first, was disqualified following the race for an underweight car.
- With McLaren's Oscar Piastri finishing third. Red Bull's Sergio Perez ended the day down in P7, having been overtaken by Sainz in the latter stages amid continuing pressure around the Mexican's place in the team.

### 2. BFI sets up National Basketball Academy in Collaboration with CAA

- The Basketball Federation of India (BFI) has set up the National basketball academy incollaboration with Corvuss American Academy in Mumbai.
- For a start, the Academy will run with 30 boys and 30 girls from the school. There
  willbe a nationwide hunt for talent to select 30 boys and 30 girls for the academy.

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#### 3. Swapnil Kusale earns third bronze medal for India in shooting

- Swapnil Kusale clinched his first Olympic bronze and third medal for India in the 50mrifle 3 positions event in the Summer Olympics games being held in Paris.
- Liu Yukun from China bagged the gold with 463.6 points, while Serhiy Kulish of Ukrainewon the silver medal scoring 461.3.
- Kusale scored an aggregate of 451.4 in six rounds. He had finished seventh in the qualification.

### 4. Swapnil Kusale earns third bronze medal for India in shooting

- Swapnil Kusale clinched his first Olympic bronze and third medal for India in the 50m rifle 3 positions event in the Summer Olympics games being held in Paris.
- Liu Yukun from China bagged the gold with 463.6 points, while Serhiy Kulish of Ukrainewon the silver medal scoring 461.3.

#### 5. Rohan Bopanna announces retirement from Tennis

- Rohan Bopanna, from Karnataka, one of India's most accomplished tennis players, hasannounced his retirement from representing India in international competitions following his exit from the Paris 2024 Olympics.
- This marks the end of an era for Indian tennis, as Bopanna has been a stalwart for thecountry for over two decades.

#### 6. Lt Col Kabilan Sai Ashok, India's youngest boxing referee at Olympics

- A distinguished officer of the Indian Army, Lieutenant Colonel Kabilan Sai Ashok has made history by becoming India's youngest Olympic referee in boxing at the Paris Olympics 2024.
- This extraordinary accomplishment highlights his dedication, professionalism, and integrity, embodying the high standards of the Indian Army.

### 7. Lakshya Sen claims historic win to become first Indian male shuttler to enter Olympic semis

- Lakshya Sen made history by becoming the first male Indian shuttler to qualify for thesemi-finals of an Olympics.
- He achieved this milestone by defeating Chinese Taipei's Chou Tien-chen with a score of 19-21, 21-15, 21-12 in the quarter-finals of the 2024 Paris Olympics.

#### 8. Manu Bhaker named flag bearer at Paris Olympics Closing Ceremony

- India's two-time Olympic bronze medallist Manu Bhaker is set to be India's flagbearer inthe closing ceremony of the Paris Olympics.
- India's men's flagbearer for the ceremony is yet to be confirmed.
- The closing ceremony of the Paris Olympics will take place on August 11.



#### 9. Novak Djokovic 5th player to achieve Golden Slam

- Serbian Tennis legend Novak Djokovic became the fifth tennis player in history to claimthe Golden Slam.
- Novak Djokovic won the men's singles gold medal at the 2024 Paris Olympics by defeating Spain's Carlos Alcaraz in straight sets, 7-6(3), 7-6(2), in the final.

#### 10. Indian Wrestler Vinesh Phogat disqualified from Paris Olympics

- Vinesh Phogat was disqualified from the women's 50kg wrestling final at the Paris Olympics.
- The 29-year-old was found ineligible to compete on the second day as she was found 100 gram overweight during the weigh-in on the day of the final.
- Unfortunately, Vinesh Phogat will not win any medal at the Paris Olympics, if the disqualification stays.

### 11. Sable becomes 1st Indian man to qualify for 3000m steeplechase final

- Avinash Sable became the first Indian man to qualify for the 3000m steeplechase finalafter finishing fifth in his heat.
- But quartermiler Kiran Pahal failed to book an automatic semi-final berth in women's 400m following a seventh-place finish in her heat at the Paris Olympics.

### 12. Noah Lyles wins Men's 100-Meter Gold in Paris

- USA's Noah Lyles edged past Jamaican Kishane Thompson to win his first Olympic goldmedal in a lifetime-best 9.784 seconds.
- Lyles crossed the finish line just five-thousandths of a second ahead of Thompson, whoposted a time of 9.789.

#### 13. Neeraj Chopra won Silver at Paris Olympics 2024

- Neeraj Chopra has won the Silevr Medal in the men's javelin throw event with a best throw of 89.45 meters at the Paris Olympics.
- Following his performance, Chopra became the second male athlete post-independenceto win two Olympic medals in an individual event.
- Grenada's Anderson Peters secured bronze with a throw of 88.54 meters.

#### 14. India defeats Spain to clinch bronze medal at Paris Olympics

- The Indian men's hockey team led by Harmanpreet Singh won the bronze medal in the 2024 Paris Olympics, beating Spain 2-1.
- The match to decide the bronze medal was held at the Yves-du-Manoir Stadium in Paris, France. Earlier in the semi-final, India lost to Germany 3-2.
- This is the second back-to-back bronze medal for the Indian men's hockey team aftertheir bronze medal at the 2020 Tokyo Olympics.



#### 15. Vinesh Phogat announces retirement from wrestling

- Indian wrestler Vinesh Phogat from Haryana has announced her retirement from wrestling a day after she was disqualified from the 50kg category Paris Olympics finals.
- The seasoned wrestler was disqualified after weighing 100 grams more than the permissible limit in the morning weigh-in ahead of the final.

#### 16. Aman Sehrawat breaks Sindhu record to be Youngest Medallist at Olympics

- Aman Sehrawat became the youngest Indian to win an Olympic medal after he won abronze medal in the men's freestyle 57 kg wrestling event at the Paris Olympics.
- Aman Sehrawat broke the record of PV Sindhu, who won a silver medal at the 2016 RioOlympics at the age of 21 years, 1 month, and 14 days.

### 17. Paris Olympics: India finishes 71st in medal tally

- USA and China both won 40 gold medals each at Paris Olympics 2024 but the United States of America topped the medals table finishing above the Asian giant only undertheir 44 silvers.
- India finished 71st at the Paris Olympics with one silver and five bronze.

### 18. India wins CAVA Women's Volleyball Nations League for the second time

- Indians beat the host Nepal 23-25, 25-14, 22-25, 25-21, 15-5 in the CAVA Women's Volleyball Nations League final.
- Nepal lost to India 3-2 in the finals at the Dashrath Stadium in Kathmandu.
- This was the second time Nepal was facing off India in the title match at home and firstsince the 13th South Asian Games.

# 19. India's Pramod Bhagat suspended from Paris Paralympics Over Breach of Anti-DopingRegulations

- India's Tokyo 2020 Paralympic gold medal winner Pramod Bhagat, Badminton, has been suspended for a period of 18 months for breaching the anti-doping regulations.
- As a result of the suspension, Pramod will miss the Paris 2024 Paralympic Games.

#### 20. PB-BCL sign landmark deal to promote cricket

- The Big Cricket League (BCL), a franchise-based T20 event that will offer aspiring localplayers a chance to play alongside their cricketing heroes, has joined hands with the national broadcaster Prasar Bharati in a landmark long-term deal.
- The inaugural edition of BCL will be held in September this year in Lucknow.
- BCL will be broadcast live on DD Sports across the country, and Prasar Bharati will alsobe promoting the league across its network.
- The Big Cricket League's first season will be televised internationally in more than 30 countries. It will feature six teams, namely Awadh Lions, Northern Challengers, Rajasthan Kings, Mumbai Marines, Southern Spartans, and Bengal Rhinos.



### 21. Gus Atkinson and Chamari Athapaththu crowned as Player of the month award for July 2024

- The International Cricket Council (ICC) has revealed the recipients of the ICC Players of the Month awards for July 2024.
- England's Gus Atkinson and Sri Lanka's Chamari Athapaththu have been crowned as the standout performers in men's and women's cricket, respectively, for their exceptional contributions to the sport during the month.
- Gus Atkinson made an unforgettable entrance into Test cricket during England's ICC
   World Test Championship series against the West Indies.
- His remarkable performanceplayed a pivotal role in England's comprehensive 3-0 series victory on home soil.

### 22. Germany Captain Ilkay Gundogan announces International Retirement from Football

- Germany captain Ilkay Gundogan announced his retirement from international footballafter leading his country at Euro 2024.
- Gundogan, who turns 34 in October, was in the Germany team that reached the Euro2024 quarter-finals before losing to eventual champions Spain after extra time

### 23. ICC Women's T20 World Cup 2024 moved to UAE from Bangladesh

- The ICC Women's T20 World Cup 2024 venue has been shifted to the United Arab Emirates (UAE) from Bangladesh.
- The tournament will take place across the two venues in the UAE Dubai and Sharjah -from October 3 to October 20 with no changes in dates of the scheduled matches.
- The BCB, however, will retain the hosting rights and stage the Women's T20 World Cup2024 alongside the Emirates Cricket Board.
- Sri Lanka and Zimbabwe had also placed offers to take over as hosts.

### 24. Diana Pundole: First Indian Woman Racer to Win National Championship

- Diana Pundole, a mother of two and a teacher from Pune, has shattered the glass ceilingby claiming the national championship title in the saloon category at the MRF Indian National Car Racing Championship 2024, held in Chennai.
- She holds the distinction of being the first and only woman participant in the
  prestigious Indian Touring Cars mixed category, a fiercely competitive racing
  championship where most participants boast a minimum of 10 to 20 years of
  experience.

#### 25. Ronak Dahiya wins Bronze in U-17 Wrestling Championship

- Indian wrestler Ronak Dahiya won bronze medal in Men's Greco-Roman 110 kilogramsevent at Under-17 World Wrestling Championship in Jordan.
- Dahiya defeated Turkish wrestler Emrullah Capkan 6-1 in the crucial medal match.
- With this, India has finished their campaign in Men's Greco-Roman category with twoBronze medals in the championship as Sainath Pardhi also secured Bronze in GR 51 kilograms category.



#### 26. Rohit Sharma & Virat Kohli honoured at the 26th CEAT Cricket Awards

- The Indian men's cricket team captain Rohit Sharma was awarded the 26th CEAT International Cricketer of the Year Award at a ceremony held in Mumbai.
- Sharma was honoured for his exceptional performance in the 2023-24 season.
- Under his captaincy, India reached the final of the 13th ICC Men's ODI Cricket World Cup butlost to Australia.
- During this period, Rohit scored around 1800 international runs, including 597 runs during the 13th ODI World Cup.
- Virat Kohli, who had a terrific year in the One Day Internationals (ODI), was honouredwith the Best ODI Batter of the Year award.

### 27. Neeraj Chopra won silver in Lausanne Diamond League

- Star Indian javelin throw athlete Neeraj Chopra registered a season-best throw of 89.49m at the Lausanne Diamond League 2024, in his first competitive appearance since he bagged silver for the nation at the Paris Olympics 2024.
- The 26-year-old was edged out by Grenada's Anderson Peters, who claimed the top spotin Switzerland with a mammoth throw of 90.81m. Julian Weber of Germany came in third on the day with a best throw of 87.08m.

#### 28. Shikhar Dhawan retires from all forms of Cricket

- One of the finest One Day Internationals (ODI) batsmen in the world, Shikhar Dhawanhas announced his retirement from all forms of cricket.
- His last competitive match was for Punjab Kings in the Indian Premier League (IPL) in April 2024.

#### 29. Lando Norris won Dutch Grand Prix

- Lando Norris has won the Dutch Grand Prix to beat Max Verstappen in Zandvoort.
- McLaren's Norris continued his run of poor starts as he failed to keep the lead on a sixthsuccessive occasion from the front of the Formula 1 grid, but passed Red Bull's Verstappen at the start of lap 18 before romping home to win by 22 seconds.

#### 30. India clinch silver medal at Asian Surfing Championships 2024

- India won a silver medal at the Maruhaba Cup, a team event, at the Asian Surfing Championships 2024 at Thulusdhoo, Maldives.
- In the final, Japan won the gold medal by a substantial margin, with a score of 58.40 ahead of India, who recorded a score of 24.13. Taipei (23.93) and China (22.10) placedthird and fourth, respectively.

#### 31. Shannon Gabriel retires from International Cricket

- Shannon Gabriel of the West Indies has announced his retirement from international cricket.
- Since his West Indies debut in 2012, the right-arm quick played 59 tests, 25 ODIs and two T20 Internationals finishing with 202 wickets across the three formats.

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- Gabriel was more successful in test matches and became a regular member of the WestIndies team in 2017.
- He last played for West Indies in a test match against India in July 2023.

### 32. Avani Lekhara wins gold medal in para shooting at Paris Paralympics

- India's Avani Lekhara and Mona Agarwal won the gold and bronze respectively in thewomen's 10m Air Rifle competition.
- Avani bettered her previous record set in the Tokyo Games to finish at the top.
- She finished with a total of 249.7 to achieve the new Paralympic record in the category.
- Herprevious best was 249.6 in the Tokyo Paralympics.
- Mona won the first medal for the country in the Paris Paralympics on her debut in the Games.

### 33. Aarti wins Bronze Medal in Women's 10000m race walk event at World U20 Athletics Championships

- In the World U20 Athletics Championships, Aarti won a Bronze medal in the Women's 10000m race walk event with the National U20 record time to open India's medal account at Lima in Peru.
- She clocked 44 minutes 39.39 seconds to finish third in the gruelling event on the penutimate day of competitions.

### 34. Women's Asian Champions Trophy 2024 to begin from 11th Nov at Rajgir

- Hockey India has announced that the 8th Women's Asian Champions
   Trophy 2024 will begin at Rajgir in Bihar on November 11th this year.
- The event, a joint effort between Hockey India and the Bihar Government, will take place at the Rajgir Hockey Stadium between 11th November and 20th November.

#### 35. Dawid Malan retires from International Cricket

- Dawid Malan, England's former world No. 1 T20I batter, has announced his retirementfrom international cricket at the age of 37.
- The left-handed batter announced his decision in an interview with British Daily 'The Times', following his omission from the upcoming white-ball series against Australia.

Chapter 18: Book and Author		
Book	Author	
Memoir of geologist, mountaineerSudipta Sengupta	"Breaking Rocks and Barriers", published by HarperCollins India, narrates Sengupta's adventures as a geologist studying and doing fieldworkin remote areas across the world	



'Modi's Governance Triumph: Reshaping India's Path to Prosperity'

Written by **Tarun Chugh** Released by **Amit Shah** 

Chapter 19: Important Day		
Date	Day	Theme/Importance
1 August	World Lung Cancer Day	Theme 2024 - Close the care gap: Everyone deserves access to cancercare
1 August	World Wide Web Day	It aims to commemorate the creation of the World Wide Web (WWW) and how it changed the landscape of connectivity among humans.
1 August	National Mountain Climbing Day	It was initiated to honour Bobby Matthews and his companion Josh Madigan for successfully scaling all 46peaks of the Adirondack Mountains, located in Northeastern New York.
1-7 August	World Breastfeeding Week	Theme 2024 - Closing the gap: Breastfeeding support for all
3 August	Indian Organ Donation Day	The Indian Organ Donation Day is observed to increase awareness aboutorgan donation amongst the people. Italso commemorates the contributions made to society by deceased donors and their families.
4 August	National Friendship Day	The primary aim of Friendship Day is to promote dialogue and build bridges between communities, cultures, and nations. It serves as a reminder of the power of friendship in overcoming differences and fostering peace.
6 August	Hiroshima Day	This is the day when the <b>atomic bomb</b> was dropped on the Japanese city of Hiroshima.

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7 August	National Javelin Day	The Athletics Federation of India, the governing body for athletics in the country, designated this date to honour Neeraj Chopra's historic goldmedal win in the javelin throw at the Tokyo Olympics.
7 August	National Handloom Day	National Handloom Day is celebratedevery year on 7 August to honour thenation's handloom weavers and to shed spotlight on India's handloom industry.
9 August	International Day of the	Theme 2024 - Protecting the Rightsof
	World's Indigenous Peoples	Indigenous Peoples in VoluntaryIsolation and Initial Contact
9 August	Quit India Movement Day	Launched by Mahatma Gandhi in1942, the movement called for theBritish to leave India, marking thebeginning of the final phase of thefreedom struggle.
9 August	Nagasaki Day	The atomic bomb "Fat Man" droppedby a US B-29 bomber on Nagasaki onAugust 9, 1945, killed as many as 70,000 people, three days after the bombing of Hiroshima killed more than 140,000.
10 August	World Lion Day	Objective - To raise awareness about these conservation issues and promote efforts to protect lions.
10 August	World Biofuel Day	Theme 2024 - Sustainable Biofuels: Reducing Waste, Feeding Energy.
12 August	International Youth Day	Theme 2024 - From Clicks to Progress: Youth Digital Pathways forSustainable Development.
12 August	World Elephant Day	Theme 2024 - Personifying prehistoric beauty, theological relevance, and environmental importance

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13 August	World Organ Donation Day	Objective - To raise awareness about the importance of organ donation and encourage people to register as organ donors.
14 August	Partition Horrors Remembrance Day	The observance aims to commemorate the sacrifices made by those who suffered during the Partition and to keep their memories alive.
15 August	78th Independence Day of India	The government of India has announced the theme for this year isViksit Bharat or Developed India. Itsymbolises the vision of a developednation by 2047 and reflects the government's commitment to transform India.
19 August	World Photography Day	The history of photography dates daguerreotypes back to 1837 in France when two men named Joseph Nicephore Niepce and Louis Daguerre developed the first-ever photographic process or.
19 August	World Humanitarian Day	Theme 2024 - Act For Humanity
20 August	World Mosquito Day	Theme 2024 - Accelerating the fight against malaria for a more equitableworld
20 August	International Day of Remembranceand Tribute to the Victims of Terrorism	Objective - To honour and support the victims and survivors of terroristacts while promoting the protection of their human rights and fundamental freedoms.
21 August	World Senior Citizens	This day aims to raise awareness of the issues being faced by older adults like health deterioration and elder abuse.



23 August	International Day for the Remembrance of the Slave Trade andits Abolition	This day raises awareness about the horrifying nature of the slave tradeand reminds people about the transatlantic slave trade and its implications.
23 August	National Space Day	The theme for this year's National Space Day is "Touching Lives whileTouching the Moon: India's SpaceSaga.
26 August	International Dog Day	Theme 2024 - Every dog deserves aspa day
25-29 August	World Water Week	World Water Week is the leading conference on global water issues, held every year since 1991, and the theme for this year's conference is "Bridging Borders: Water for a Peaceful and Sustainable Future ".
29 August	National Sports Day	Theme 2024 - Sports are an enablerto an inclusive and fit society.
30 August	Small Industry Day	Theme 2024 - Leveraging Power and Resilience of Micro-, Small and Mediumsized Enterprises (MSMEs) to Accelerate Sustainable Development and Eradicate Povertyin Times of Multiple Crises
31 August	International Day for People ofAfrican Descent	The International Day for People of African Descent marks a significant milestone in the global recognition of the contributions and challenges faced by individuals of African descentworldwide.

### **Chapter 20: Science & Technology**

- 1. India selects 2 crew members for Axiom-4 mission to International Space Station
  - India has shortlisted two astronaut-designates for the upcoming Axiom-4 mission to theInternational Space Station (ISS).

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• Indian astronauts Group Captain Shubhanshu Shukla and Group Captain Prasanth Balakrishnan Nair have been shortlisted to go to the U.S. to train for the upcoming Axiom-4 mission to ISS.

### 2. ISRO to launch Remote Sensing EOS 8 Satellite on 55th Foundation Day

- The Indian Space Research Organisation (ISRO) will launch its Earth Observation Satellite-08 (EOS-08) on 15 August 2024, its 55th foundation day.
- The EOS-08 satellite will be launched by ISRO's Small Satellite Launch Vehicle (SSLV)-D3.
- Here, D stands for Developmental. The satellite will be launched from Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh.

### 3. India launches world's first mobile-launched hybrid rocket, RHUMI-I

- The world's first mobile hybrid rocket, RHUMI-1, was successfully launched. The successful launch of the RHUMI-1 rocket also marks the launch of the first reusable hybrid rocket in India.
- The rocket was developed by Chennai-based startup Space Zone India in collaborationwith Martin Group.
- The success of RHUMI-1 is expected to improve the efficiency and reduce the operational cost of rocket launches, making space exploration more accessible.
- The RHUMI-1 rocket is launched from a mobile launcher like a special truck, and the rocket can be used again; hence, it is called a reusable rocket.
- The RHUMI-1 reusable hybrid rocket was launched from a mobile launcher in Thiruvidandhai, a coastal village in Chennai, Tamil Nadu.

Chapter 21: Obituary		
Person	About	
Hamas leader Ismail Haniyeh	Ismail Haniyeh was killed in an air strikeby Israel at his residence in Tehran afterhe and other Lebanon-based hardline Islamic group Hezbollah leaders attended the swearing-in ceremony of the newly elected Iranian President, DrMasoud Pezeshkian.	
Former Indian Cricketer and CoachAnshuman Gaekwad	Anshuman Gaekwad made his debut forIndia against the West Indies in a 1974 Test match played at Eden Garden, Kolkata. He played his last Test match against England at Eden Garden, Kolkata, in 1984-85.	



Former Director of CBC K K	The 64-year-old former senior officer of the Indian		
Pant	Information Service had served in different wings of the Ministryof Information and Broadcasting in various capacities.		
Veteran Bharatanatyam dancer Yamini	Ms. Krishnamurthy received the PadmaShri at the young age of 28 in 1968, Padma Bhushan in 2001 and Padma Vibhushan in 2016.		
Veteran Gandhian Shobhana	Shobhana Ranade was honoured with the Padma Bhushan,		
Ranade	India's third- highest civilian award, for her social workin 2001.		
Former England batter Graham Thorpe	Thorpe played 100 Tests for England, scoring 16 centuries, before retiring in2005. He started his coaching career in Australia before joining the England andWales Cricket Board as a batting coach.		
Former West Bengal CM and CPIMveteran Buddhadeb Bhattacharjee	<b>Bhattacharjee</b> was a veteran <b>CPI(M) leade</b> r, who served as the West Bengal CM from <b>2002 to 2011</b> , succeeding JyotiBasu.		
Veteran actor Vijay Kadam	Kadam acted in several Marathi plays,TV serials, and films. He made his theater debut with the children's playRaja Bhikari Majhi Topi Chorli.		
Former YouTube CEO Susan Wojcicki	Wojcicki, one of the most prominent women in tech, stepped down from her role at YouTube in 2023, a position sheheld for nine years.		
Former External Affairs Minister KNatwar Singh	A former Congress MP, K Natwar Singh was India's External Affairs Minister for the period 2004-05 duringthe UPA-I government led by the then Prime Minister Manmohan Singh.		
Renowned DRDO scientist Ram NarainAgarwal	Known as the 'Father of Agni Missiles', Dr Agarwal played a key role in defenceresearch and in the development of India's long-range ballistic missile program, particularly the Agni series ofmissiles.		



Former CSIR Chief Girish Sahni	Under his leadership, his team developedtechnology for India's first indigenous clot buster drug, natural streptokinase. The worth of this technology was over \$160 million. Furthermore, they were responsible forthe groundbreaking development of fourth-generation "anti-thrombotic" clot busters, the first of their kind inthe world.	
Former Army Chief General S. Padmanabhan	He commanded an Independent Light Battery from August 1975 to July 1976and later on commanded the Gazala Mountain Regiment from September 1977 to March 1980.	
Former Meghalaya CM Salseng Marak	Marak became the <b>first chief minister</b> of the state to complete a five-year term in <b>1993</b> .	
Veteran Congress leader VasantraoChavan	He served as an MLA from Naigaon from 2009 to 2014 and was also the chairman of the Nanded District Central Cooperative Bank from 2021 to 2023.	
Former Lebanese PM Salim al- Hoss	Al-Hoss served as <b>Prime minister</b> of <b>Lebanon four times</b> .	

### **Chapter 22 - All About 2024 Paris Olympics**

#### 1. Important Point

- Edition 33rd Summer Olympics
- Duration 26 July to 11 August 2024
- 1st Rank-USA (Total 126 Medal=Gold (40), 44 (Silver), 42 (Bronze)
- India's Rank-71<sup>st</sup> (Toal 6 Medal=Silver (1), 5 (Bronze)
- First Summer Olympics-1896 (Greece)
- It is the third time Paris is hosting the Summer Olympics, having hosted in 1900,1924and now in 2024.
- Next Olympic-The Olympic flag was handed over to the city of Los Angeles, USA, whichwill host the next 34th Summer Olympics in 2028.
- Total number of sports 32 and 48 disciplines, 329 medal events
- For the first time in the Summer Olympics' history, the traditional opening ceremony was not held in a stadium but the parade was held on boats floating on the River Seine, along which Paris city lies.
- At the 2024 Paris Olympics, athletes from the territories of 206 National OlympicCommittees and the IOC Refugee Olympic Team participated.
- Breaking, Surfing, sports climbing, and Skateboarding are the four new sports to be included in the 2024 Paris Summer Olympics.

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• The United States, with 640 athletes, has the maximum number of athletes competing in the Paris Olympics, followed by host France, which has 608 athletes.

#### 2. Mascot and Motto of the 2024 Paris Olympics

- The 2024 Paris Olympics Mascot is Olympic Phryge. It is designed on the traditional French Phyrigian hat that represents the symbols of freedom and the French Republic.
- It is coloured in blue, white and red, representing the flag of France with the golden Paris 2024 logo emblazoned across its chest.
- Alone we go faster, but together we go further," is the motto of the Paris Olympics and the Paralympic Games.

### 3. About Indian Contingent in the Paris Olympics

- India has sent 117 athletes to the Paris Games, the second-largest contingent ever afterthe 2020 Tokyo Olympic Games, which saw the participation of 121 athletes.
- In the Paris Olympics, 70 male and 47 female Indian athletes are participating in the Paris Olympics.
- Manu Bhaker and PR Sreejesh were the Indian flag bearers at the closing ceremony.
- PV Sindhu and Sharath Kamal were the Indian flag bearers at the opening ceremony.
- Out of the 32 sporting disciplines in the Paris Olympics, India will participate in 16:
- Men's Hockey, archery, badminton, boxing, wrestling, equestrian, golf, athletics, tennis, judo, rowing, sailing, shooting, swimming, table tennis, and weightlifting.

Medal Tally at the 2024 Paris Olympics							
Rank	Country	Gold Medal	Silver Medal	Bronze Medal	Total Medal		
1	USA	40	44	42	126		
2	China	40	27	24	91		
3	Japan	20	12	13	45		
4	Australia	18	19	16	53		
5	France	16	26	22	64		
6	Netherlands	15	7	12	34		
7	Great Britain	14	22	29	65		
8	Republic of Korea	13	9	10	32		
9	Italy	12	13	15	40		
10	Germany	12	13	8	33		
71	India	0	1	5	6		
84 (Last)	Zambia	0	0	1	1		



Indian Medal Winner at the Paris Olympics						
S.No	Players	Event	Medal			
1	Manu Bhaker	Women's 10m air pistol	Bronze			
2	Manu Bhaker & Sarabjot Singh	10m air pistol MixedTeam Shooting	Bronze			
3	Swapnil Kusale	Men's 50m rifle 3 Positions	Bronze			
4	Men's Hockey Team	Men's Hockey	Bronze			
5	Neera <mark>j Chopra</mark>	Javelin	Silver			
6	Aman Sehrawat	Wrestling 57 kg freestyle	Bronze			
Total		1/4	6 medals			

# DHANANJAY IAS ACADEMY



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# CHALLENGER

TEST SERIES SCHEDULE

### **FOR 70th BPSC PRELIMS**

TOTAL- 10 TESTS (FULL LENGTH TEST) VOL.- 03

Test

08 SEP. 2024 Full Length Test-01

All SUBJECT

Test

22 SEP. 2024

Full Length Test-03

**All SUBJECT** 

Test

06 OCT. 2024

**Full Length Test-05** 

**All SUBJECT** 

Test

20 OCT. 2024

**Full Length Test-07** 

All SUBJECT

Test

03 NOV.2024

Full Length Test-09

**All SUBJECT** 

**TOTAL- 10 TEST FULL LENGTH** 

Test 02

15 SEP. 2024

Full Length Test-02

**All SUBJECT** 

Test

29 SEP. 2024

Full Length Test-04

**AII SUBJECT** 

Test

13 OCT. 2024

Full Length Test-06

All SUBJECT

Test

27 OCT. 2024

**Full Length Test-08** 

All SUBJECT

Test

10 NOV.2024

Full Length Test-10

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**FULL LENGTH TEST**