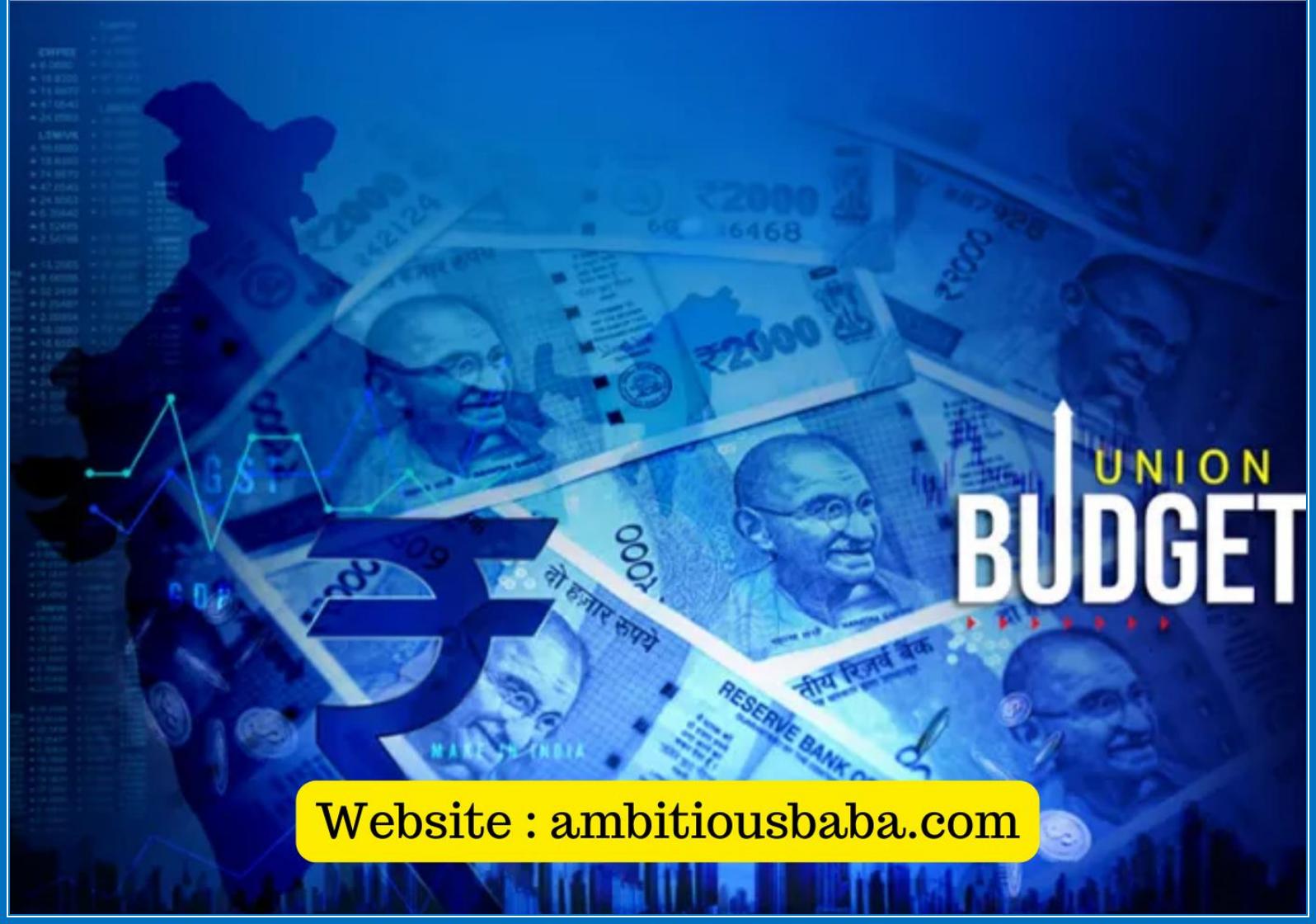


JULY 2024

THE HINDU REVIEW

- **Monthly** capsule
- **Current** Affairs

**Economy | Appointment | Awards | Ranking
Government Scheme | Summit | Partnership | GDP
Banking & Financial | Defence | Sports |
Book and Author | Science and technology**



**UNION
BUDGET**

Website : ambitiousbaba.com

The Hindu Review (July 2024)

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Chapter 1: Appointment (National, International)

(National)

<u>Organization</u>	<u>Person</u>
<p>Appointed in the European Union, that of President of the European Council</p> <p>About European Council</p> <ul style="list-style-type: none"> • Founded: 9 December 1974 • Headquarters: Brussels, Belgium 	<p>António Luís Santos da Costa</p> <p>(Updated 1 July)</p>
<p>Financial Services Institution Bureau (FSIB) has selected as the next chairman of State Bank of India (SBI)</p> <p>About State Bank of India (SBI)</p> <ul style="list-style-type: none"> • Founded - 1 July 1955 • Headquarters - Mumbai, Maharashtra • Chairman - Dinesh Kumar Khara) 	<p>Challa Sreenivasulu Setty</p> <p>(Updated 2 July)</p>
<p>Appointed as the new chairman of the Central Board of Direct Taxes (CBDT)</p>	<p>Ravi Agrawal</p> <p>(Updated 2 July)</p>
<p>IndiaFirst Life Insurance Company Limited has named as its new Managing Director (MD) and Chief Executive Officer (CEO)</p>	<p>Rushabh Gandhi</p> <p>(Updated 2 July)</p>
<p>Assumes charge as Vice Chief of Army Staff</p>	<p>LG NS Raja Subramani</p> <p>(Updated 3 July)</p>
<p>Appointed Maharashtra's first Woman Chief Secretary</p>	<p>Sujata Saunik</p> <p>(Updated 4 July)</p>
<p>Appointed as the additional National Security Adviser (NSA)</p>	<p>Rajinder Khanna</p> <p>(Updated 4 July)</p>
<p>Named as Deputy NSA</p>	<p>TV Ravichandran</p>

	(Updated 4 July)
Appointed as Chairperson of the National Medical Commission	B.N. Gangadhar (Updated 4 July)
Government extends tenure as CMD of India Trade Promotion Organization.	Pradeep Singh Kharola (Updated 7 July)
Life Insurance Corporation of India (LIC) has re-designated its chairman as managing director (MD) and chief executive officer (CEO) About LIC <ul style="list-style-type: none"> • Established: 1956 • Headquarters- Mumbai, Maharashtra • Chairman- Siddhartha Mohanty • It is owned by the Government of India and under the Ministry of Finance. 	Siddhartha Mohanty (Updated 8 July)
Bandhan Bank appoints as interim MD & CEO About Bandhan Bank <ul style="list-style-type: none"> • Founded - 2001 • Founder - Chandra Shekhar Ghosh • Headquarters - Kolkata • MD & CEO - Ratan Kumar Kesh (Interim) 	Ratan Kr Kesh (Updated 8 July)
The Reserve Bank of India (RBI) has approved the re-appointment as the managing director and chief executive officer of Utkarsh Small Finance Bank (Utkarsh SFB)	Govind Singh (Updated 9 July)
Indian Energy Exchange (IEX) board approved the proposal to reappoint as its Chairman and Managing Director	Satyanarayan Goel (Updated 10 July)

Indian Energy Exchange (IEX) board approved the proposal to appoint as its Joint Managing Director	Rohit Bajaj (Updated 10 July)
Appointed India men's cricket head coach About Board of Control for Cricket in India (BCCI) <ul style="list-style-type: none"> • Founded - 1928 • Headquarters - Wankhede Stadium • 1st President - R E Grant Govan • 39th President - Roger Binny • Vice president - Rajeev Shukla • Secretary - Jay Shah • Men's coach – Gautam Gambhir • Women's coach - Amol Muzumdar 	Gautam Gambhir (Updated 10 July)
Appointed as Principal Advisor to Union Health Ministry	Soumya Swaminathan (Updated 10 July)
Appointed as the chairman of the search and selection committee for the appointment of vice-chancellor in all the state-run universities of West Bengal	Uday Umesh Lalit (Updated 11 July)
The News Broadcasters & Digital Association (NBDA) has unanimously elected as its president	Rajat Sharma (Updated 12 July)
Quant Mutual Fund, under SEBI lens in a front-running case, has appointed as Chief Financial Officer	Shashi Kataria (Updated 13 July)
Took charge as the 35th Foreign Secretary	Vikram Misri (Updated 16 July)
Appointed as the Chairman of the Maharashtra Real Estate Regulatory Authority (MahaRERA)	Manoj Saunik (Updated 17 July)

<p>GThe first woman Director General of the Council of Scientific and Industrial Research (CSIR), was granted a two-year extension in service.</p>	<p>Nallathamby Kalaiselvi (Updated 17 July)</p>
<p>President Droupadi Murmu has appointed as Judges of the Supreme Court.</p>	<p>Justice N. Kotiswar Singh and R. Mahadevan (Updated 17 July)</p>
<p>South Indian Bank names as Whole-time Director</p>	<p>Dolphy Jose (Updated 18 July)</p>
<p>ESAF Small Finance Bank has received Reserve Bank of India's (RBI's) nod for re-appointment as its Managing Director & CEO for another three years</p> <p>About ESAF Small Finance Bank</p> <ul style="list-style-type: none"> • Founded- 10 March 2017 • Founders- K. Paul Thomas, Mereena Paul, Jacob Samuel • Headquarters- Thrissur, Kerala • MD & CEO - Paul Thomas • Chairperson – P R Ravi Mohan 	<p>K Paul Thomas (Updated 18 July)</p>
<p>UPSC Chairperson resigns five years before term ends</p> <p>About UPSC</p> <ul style="list-style-type: none"> • The UPSC is a constitutional body as mandated under Article 315-323 Part XIV Chapter II of the Constitution of India. • The Commission conducts several examinations on behalf of the Union government. It also conducts civil services examinations every year and recommends candidates for appointment to the IAS, Indian Foreign Service (IFS), Indian 	<p>Manoj Soni (Updated 20 July)</p>

<p>Police Service (IPS) and Central Services - Group A and Group B.</p> <ul style="list-style-type: none"> The Commission is headed by a Chairperson and can have a maximum of 10 members. 	
<p>Re-elected for second term as PwC India Chairperson</p>	<p>Sanjeev Krishan (Updated 22 July)</p>
<p>Star India opener has been appointed the brand ambassador for MotoGP in India</p>	<p>Shikhar Dhawan (Updated 23 July)</p>
<p>Becomes first woman officer to be deployed at Siachen Glacier</p>	<p>Capt. Supreetha (Updated 23 July)</p>
<p>Appointed as the Managing Director & Chief Executive Officer of Federal Bank</p> <p>About Federal Bank</p> <ul style="list-style-type: none"> Federal Bank Limited is an Indian private sector bank headquartered in Kochi, Kerala. The bank has 1,336 branches spread across different states in India. Founded- 23 April 1931 Founder- K.P Hormis Headquarters - Kochi, Kerala. MD & CEO- Shyam Srinivasan 	<p>KVS Manian (Updated 23 July)</p>
<p>Elected new president of ICMAI for 2024-25</p> <p>About Institute of Cost Accountants of India (ICMAI)</p> <ul style="list-style-type: none"> The Institute of Cost Accountants of India was set up as a statutory body on 28 May 1959 under the provisions of the Cost and Works Accountants Act, 1959. A statutory body is an institution set up under the provision of a law 	<p>Bibhuti Bhusan Nayak (Updated 24 July)</p>

made by the Parliament or by a competent state legislature.	
Re-elected as International Olympic Committee Member	Nita Ambani (Updated 25 July)
Elected as the youngest president in the history of the Mumbai Cricket Association (MCA)	Ajinkya Naik (Updated 26 July)
Appointed festival director for the International Film Festival of India (IFFI)	Shekhar Kapur (Updated 26 July)
Taken over as Chairman and Managing Director (CMD) of Broadcast Engineering Consultants India Limited (BECIL), a Mini Ratna Central Public Sector Enterprise (CPSE) under the Ministry of Information & Broadcasting	D.K. Murali (Updated 27 July)
Appointed as the new Chairman and Managing Director of Small Industries Development Bank of India (SIDBI) About Small Industries Development Bank of India (SIDBI) <ul style="list-style-type: none"> • Founded - 2 April 1990 • Jurisdiction – Ministry of Finance • Headquarters - Lucknow, Uttar Pradesh • Chairman & MD - Manoj Mittal (replace Siva S Ramann) 	Manoj Mittal (Updated 30 July)
President Droupadi Murmu has appointed Governor for Jharkhand	Santosh Kumar Gangwar (Updated 30 July)
President Droupadi Murmu has appointed Governor for Chhattisgarh	Ramen Deka (Updated 30 July)
President Droupadi Murmu has appointed Governor for Rajasthan	Haribhau Kisanrao Bagde (Updated 30 July)

President Droupadi Murmu has appointed Governor for Telangana	Jishnu Dev Varma (Updated 30 July)
President Droupadi Murmu has appointed Governor for Punjab	Gulab Chand Kataria (Updated 30 July)
President Droupadi Murmu has appointed Governor for Maharashtra	CP Radhakrishnan (Updated 30 July)
President Droupadi Murmu has appointed Governor for Sikkim	OP Mathur (Updated 30 July)
President Droupadi Murmu has appointed Governor for Meghalaya	C H Vijayshankar (Updated 30 July)
President Droupadi Murmu has appointed Governor for Assam (Also additional charge of Manipur)	Lakshman Prasad Acharya (Updated 30 July)
President Droupadi Murmu has appointed Lt Governor for Puducherry	K. Kailashnathan (Updated 30 July)
Appointed as the Chairperson of the Union Public Service Commission (UPSC) About UPSC <ul style="list-style-type: none"> The UPSC is a constitutional body as mandated under Article 315-323 Part XIV Chapter II of the Constitution of India. The Commission conducts several examinations on behalf of the Union government. 	Preeti Sudan (Updated 31 July)

(International)

Organization / Country	Person
Elected as new PM of Netherlands About Netherlands	Dick Schoof

<ul style="list-style-type: none"> • Capital- Amsterdam • Currency- Euro • Prime Minister – Dick Schoof 	(Updated 4 July)
<p>Appointed as the new Prime Minister of the United Kingdom</p> <p>About United Kingdom (UK)</p> <ul style="list-style-type: none"> • Capital - London • Currency - Pound sterling • Prime Minister – Keir Stammer (replace Rishi Sunak) 	<p>Keir Starmer</p> <p>(Updated 6 July)</p>
<p>Elected as the new President of Iran</p> <p>About Iran</p> <ul style="list-style-type: none"> • Capital – Tehran • Currency – Rial • President – Masoud Pezeshkian • Supreme Leader - Ayatollah Sayyed Ali Khamenei 	<p>Masoud Pezeshkian</p> <p>(Updated 7 July)</p>
<p>Appointed as the president of Financial Action Task Force (FATF)</p> <p>About Financial Action Task Force (FATF)</p> <ul style="list-style-type: none"> • Founded - 1989 • Headquarters - Paris, France • Membership - 40 • President - Elisa de Anda Madrazo; Mexico (replace T Raja Kumar; Singapore) 	<p>Elisa de Anda Madrazo</p> <p>(Updated 8 July)</p>
<p>Becomes UK's first woman Finance Minister</p>	<p>Rachel Reeve</p> <p>(Updated 9 July)</p>
<p>Lithuanian President was sworn in for a second five-year term</p> <p>About Lithuania</p> <ul style="list-style-type: none"> • Capital - Vilnius • Currency - Euro • Prime minister - Ingrida Šimonytė • President: - Gitanas Nausėda 	<p>Gitanas Nausėda</p> <p>(Updated 13 July)</p>
<p>Re-elected for 4th term as Rwandan President</p> <p>About Rwanda</p>	<p>Paul Kagame</p> <p>(Updated 17 July)</p>

<ul style="list-style-type: none"> • Capital- Kigali • Currency- Rwandan Franc • President- Paul Kagame • Prime Minister- Édouard Ngirente • Official languages- Kinyarwanda, French, English, Swahili 	
<p>Secured broad backing for a new term as president of the European Parliament, becoming the first woman to win a second term as head of the EU assembly</p> <p>About European Union (EU)</p> <ul style="list-style-type: none"> • Founded: 1 November 1993 • Founders: Germany, France, Italy, Netherlands, Belgium, Luxembourg • Headquarters - Brussels, Belgium • Members Country - 27 • President of European Council - Antonion Costa • President of Commission - Ursula von der Leyen • President of European Parliament - Roebrt Metsola 	<p>Roberta Metsola (Updated 17 July)</p>
<p>Co-Chair of Global CEO Climate Leaders Alliance</p> <p>About Climate Leaders Alliance</p> <ul style="list-style-type: none"> • Founded by World Economic Forum (WEF): Launched in 2014, the Alliance of CEO Climate Leaders is the largest CEO-led climate alliance globally. • Purpose: To create a powerful network of business leaders committed to climate action. • Represents USD 4 trillion in revenues and 5.2 Gigatonnes (GT) of carbon emissions, approximately 10% of global emissions. 	<p>Sumant Sinha (Updated 18 July)</p>

<p>Asian Paralympic Committee appoints as representative for South Asia</p> <p>About Asian Paralympics Committee</p> <ul style="list-style-type: none"> • Formation- 30 October 2002 • Headquarters – Dubai, UAE • Members – 45 • President – Majid Rashad 	<p>Deepa Malik</p> <p>(Updated 18 July)</p>
<p>Appointed as India's next Ambassador to the United States</p>	<p>Vinay Mohan Kwatra</p> <p>(Updated 22 July)</p>
<p>Sworn in as the new Prime Minister of Estonia for the Estonian Reform Party (Eesti Reformierakond)</p> <p>About Estonia</p> <ul style="list-style-type: none"> • Capital - Tallinn • Currency - Euro • Official language - Estonian • President - Alar Karis • Prime Minister - Kristen Michal 	<p>Kristen Michal</p> <p>(Updated 24 July)</p>
<p>Wins third term as President of Venezuela</p> <p>About Venezuela</p> <ul style="list-style-type: none"> • Capital- Caracas • Currency- Venezuelan bolívar • President- Nicolás Maduro • Official language- Spanish • Continent- South America 	<p>Nicolas Maduro</p> <p>(Updated 30 July)</p>
<p>Sworn in as president of Iran</p> <p>About Iran</p> <ul style="list-style-type: none"> • Capital – Tehran • Currency – Rial • President – Masoud Pezeshkian • Supreme Leader - Ayatollah Sayyed Ali Khamenei 	<p>Masoud Pezeshkian</p> <p>(Updated 31 July)</p>

Chapter 2: Awards (National, International)

(National)

<u>Award</u>	<u>Person/Organization</u>	<u>Purpose/ Field</u>
"Sustainable Governance Champion Award" at the Outlook Planet Sustainability Summit & Awards 2024	Garden Reach Shipbuilders & Engineers (GRSE) Ltd.	GRSE demonstrated a strong commitment to sustainable practices and governance excellence.
Atal Pension Yojana Annual Award for FY24	Bank of India	In recognition of its outstanding performance in various aspects of banking and financial inclusion
Padma Bhushan	Foxconn Chairman Young Liu	Foxconn, headquartered in Taiwan , is the world's largest contract manufacturer, assembling about 70 per cent of all iPhones.
Spice Award 2024	Agri-entrepreneur Sopna Kallingal	For her initiatives in enterprise diversification and integrated crop management strategies, promoting a sustainable spice-based cropping system
Dr. C. Narayana Reddy National Literary Award	Sivashankari	In recognition of her contribution to the field of literature.
The Best Agriculture State Award for 2024	Maharashtra	For its innovative agricultural and rural initiatives
The prestigious Agriculture Leadership Awards 2024	Nagaland	For its outstanding work in introducing innovative programmes and policies for horticulture development , which has positively touched the lives of large number of

		farmers and the rural people in the State.
The prestigious CSR Leadership Award 2024 at the Agriculture Leadership Conclave	Parijat Industries India Pvt. Ltd.	The award, presented by the National Awards Committee chaired by Former Chief Justice of India, Justice P. Sathasivam , recognizes Parijat Industries' significant contributions to rural communities and farmers through a range of impactful projects.
The Global CSR, Sustainability, and ESG Awards 2024 "Best Child and Women Development Initiatives of the Year 2024".	Sobha Group's CSR wing, Sri Kurumba Educational and Charitable	-
International Excellence Award	CA Arpit Jagdish Kabra	This accolade recognises his outstanding contribution to forensic investigation and his unwavering dedication to social impact initiatives.
The International Tennis Hall of Fame	Leander Paes and Vijay Amritraj	Leander Paes, aged 51, was inducted under the player category, a testament to his extraordinary career spanning three decades. Vijay Amritraj was inducted under the contributor category, acknowledging his significant impact on tennis both on and off the court.

(International)

<u>Award</u>	<u>Person/Organization</u>	<u>Purpose/ Field</u>
The "Chevalier de la Légion d'Honneur" (Knight of the Legion of Honour), the highest civilian award of France.	Roshni Nadar Malhotra	The award recognizes her contributions to the business world, her endeavor to promote economic ties between France and India , as well as her commitment to social and environmental causes
Russia's Highest Civilian Honor	Prime Minister Narendra Modi	For his significant role in enhancing the strategic partnership and friendly relations between Russia and India
Golden sand master award with a gold medal at international sand sculpture championship	Sudarsan Pattnaik	Patnaik only participant from India has created 12 feet high sand Ratha (chariot) of Mahaprabhu Jagannath with his devotee and poet Balaram Das
COSPAR Harrie Massey Award 2024 at the 45th COSPAR Scientific Assembly opening ceremony	Indian astrophysicist Prahlad Chandra Agrawal	The award recognises outstanding contributions to the development of space research , in which a leadership role is of particular importance.
The second edition of the Oxford Bookstore Art Book Prize	Madhu Khanna	For her book, " Tantra on the Edge "
Olympic Order by the International Olympic Committee (IOC)	Abhinav Bindra	For his outstanding services to the Olympic Movement , will be officially handed over to him during the 142nd

		IOC Session in Paris on August 10.
Customised Gold Coins by Paris' Grevin Museum	Shah Rukh Khan	The Dunki actor has his wax statues in several wax museums across the globe including the US, the UK, Germany, France, Czech Republic, Thailand, India, Singapore and Australia.
Inducted as a Fellow of Royal Society of Chemistry, London	CSIR-Indian Institute of Chemical Technology scientist Dr. S. Sridhar	Dr. Sridhar has developed and transferred several technologies for chemical & allied industries, besides contributing immensely to societal welfare.

Awards 2024: Complete winners list

President Droupadi Murmu confers 10 Kirti Chakras, 26 Shaurya Chakra

- President Droupadi Murmu conferred 10 Kirti Chakras, including seven posthumously, to personnel of the Army and paramilitary forces for displaying indomitable courage and extraordinary valour in the line of duty.
- Kirti Chakra is India's second-highest peacetime gallantry award.
- President Murmu, who is the Supreme Commander of the armed forces, also presented 26 Shaurya Chakras, including seven posthumously, to the personnel of the armed forces, Central Armed Police Forces and state/Union Territory police during a defence investiture ceremony held at the Rashtrapati Bhavan Delhi.
- Sepoy Pawan Kumar of The Grenadiers, 55th Battalion, the Rashtriya Rifles; Captain Anshuman Singh of the Army Medical Corps, 26th Battalion, the Punjab Regiment; and Havildar Abdul Majid, 9th Battalion, the Parachute Regiment (Special Forces) from the Indian Army have been conferred the Kirti Chakra posthumously.
- Inspector Dilip Kumar Das, Head Constable Raj Kumar Yadava, Constable Bablu Rabha and Constable Sambhu Roy of 210 CoBRA Battalion, CRPF have been also conferred the Kirti Chakra posthumously. Three personnel, including two of major-rank and one naib Subedar, have been conferred the Kirti Chakra

- A constable of J&K Police was also bestowed a Shaurya Chakra posthumously, besides six other personnel from the Army.
- A group of personnel from the Army, the Air Force, Navy and those rendering services under the Ministry of Home Affairs have also been conferred the Shaurya Chakra.
- The Shaurya Chakra is India's third-highest peacetime gallantry.

Winners of 10th National Community Radio Awards

Category: Thematic Award

- First prize: Radio Mayur, District Saran, Bihar for programme: Tech Sakhi
- Second Prize: Radio Kochi, Kerala for programme: Nirangal
- Third Prize: Hello Doon, Dehradun, Uttarakhand for programme: Meri Baat

Category: Most Innovative Community Engagement Award

- First prize: Yerlawani Sangli, Maharashtra for programme: Kahani sunandachi
- Second Prize: Vaylaga Vanoli, Madurai, Tamil Nadu for programme: Let's Build a new Norm
- Third Prize: Salaam Namaste Noida, Uttar Pradesh for programme: Maid Didi

Category: Promoting Local Culture Award

- First prize: Radio Brahmaputra, Dibrugarh, Assam for programme: Igarekun
- Second Prize: Radio Kotagiri, Nilgiris, Tamil Nadu for programme: En Makkaludan Oru Payanam
- Third Prize: Radio Active, Bhagalpur Bihar for programme: Ang Pradesh ki Adbut Dharohar

Category: Sustainability Model Award

- First prize: Radio Benziger run by Bishop Benziger Hospital Society, Kollam, Kerala
- Second Prize: Radio Namskar, Konark, Odisha run by Young India
- Third Prize: Radio Antarwani, Gulbarga, Karnataka run by Sharanbasbeswara Vidya Vardhak Sangh.

Central Board of Direct Taxes ropes in Bharti-Airtel for network project

- The Central Board of Direct Taxes (CBDT) has awarded a network project to Bharti-Airtel Ltd., which will go a long way in enhancing the digital infrastructure of the income tax department.
- Under the project, called Taxnet 2.0, the company will provide network connectivity, facility management services and video conferencing services.
- The project seeks to revamp the department's network system, provide enhanced security, reliability, and a "seamless user experience."

Chapter 3: Government Scheme/ campaign

SCHEME	PURPOSE
<p>“GRSE Accelerated Innovation Nurturing Scheme (GAINS 2024) of Garden Reach Shipbuilders & Engineers Limited (GRSE)</p>	<p>It is an innovative scheme which seeks solution to the problems related to the shipyards and promotes technology development using the start-ups created and nurtured in the country.</p>
<p>The IT Saksham Yuva Scheme 2024 (Haryana)</p>	<p>The scheme has been designed in accordance with the ‘Mission 60,000’ announced while presenting the 2024-25 budget proposals aiming to give employment to at least 60,000 young individuals from poor families.</p>
<p>The Mukhyamantri Yuva Karya Prashikshan Yojana (Chief Minister Youth Work Training Scheme) (Maharashtra)</p>	<p>To provide valuable internship opportunities, equipping young individuals with essential skills and enhancing their employability in a competitive job market.</p>
<p>‘Model Skill Loan Scheme’ (New Delhi)</p>	<p>The scheme aims to empower the country’s future-ready workforce. Under the scheme, education and upskilling opportunities will be provided to 25 thousand youth across the country.</p>
<p>Yuva Aapda Mitra Scheme (YAMS) at an outlay of Rs 470.50 crore from NDRF</p>	<p>It will be implemented in 315 most disaster-prone districts of the country for training of 1300 trained Aapda Mitra Volunteers as Master Trainers and 2.37 lakh volunteers exclusively from NCC, NSS, NYKS and BS&G (Bharat Scouts & Guides) in disaster preparedness and response.</p>
<p>‘Goem Vinamulya Vij Yevjan’ Scheme (Goa)</p>	<p>‘Goem Vinamulya Vij Yevjan’ scheme is in alignment with the Prime Minister’s Surya Ghar Muft Bijli Yojana.</p> <p>It aims to increase solar rooftop potential and empower residential homes to generate their own electricity.</p>

Chapter 4: Summit/ Conference

Summit/Conference	Location	About
"Sahkar Se Samriddhi" conference	Gandhinagar, Gujarat	The Ministry of Cooperation organized 'Sahkar se Samriddhi' conference on this day to mark the celebration of International Day of Cooperatives 2024 . The theme for the 102nd International Cooperative Day is- " Cooperatives Build a Better Future for All. "
The 3-day NATO summit	Washington DC	The summit is likely to show a strong demonstration of America and its allies' support for Ukraine and make significant new announcements to increase military, political and financial support for the war-torn European country .
The tenth BRICS Parliamentary Forum (PF)	St. Petersburg, Russia	The overall theme of the Tenth BRICS Parliamentary Forum is ' The Role of Parliaments in Strengthening Multilateralism for Equitable Global Development and Security. ' Lok Sabha Speaker Om Birla will lead an Indian Parliamentary Delegation (IPD)
The BIMSTEC Foreign Ministers' Retreat	New Delhi	External Affairs Minister Dr S Jaishankar held a trilateral meeting with his counterparts from Thailand and Myanmar . Their discussions focused on connectivity projects crucial for the future of BIMSTEC .
The 7th India-Japan Medical Product Regulatory Symposium	New Delhi	The event was conducted in accordance with the Memorandum of Cooperation (MoC) between India and Japan , aimed at fostering collaboration in medical product regulations .
A global conference on space research kicked off	South Korea's Busan city	To foster international scientific research in space .
The Annual Conference of the International Cricket Council (ICC)	Sri Lanka	This year's conference, themed " Capitalizing on the Olympic Opportunity, " will discuss topics such as ' Diversity and Inclusion, ' ' environmental sustainability and the sport, ' and ' Cricket's triumphant return at LA28. '
The 7th Apex Level Meeting of Narco-	New Delhi	On this occasion, the Home Minister launched National Narcotics Helpline 'MANAS' (Madak

Coordination Center (NCORD)		Padarth Nishedh Asuchna Kendra) and virtually inaugurated Narcotics Control Bureau (NCB) Zonal Office at Srinagar.
The 4th Annual Meeting of the Bay of Bengal Initiative	Naypyitaw, Myanmar	For Multi-Sectoral Technical and Economic Cooperation BIMSTEC Security Chiefs in Naypyitaw, Myanmar
The meeting of the Asian Disaster Preparedness Center	Bangkok, Thailand	India has assumed the chairmanship of the Asian Disaster Preparedness Center for 2024-25 at the meeting of the Asian Disaster Preparedness Center held in Bangkok, Thailand.

Chapter 5: Partnership/ Agreement

Partnership/ Agreement	Aim
The Asian Development Bank (ADB) has signed a USD 60 million nonconvertible debentures financing agreement, disbursing USD 30 million to Aadhar Housing Finance Limited (AHFL)	To provide housing loans to women and address the shortage of financing in the low-income and affordable housing segment in India.
Adani Defence & Aerospace - the defence arm of the Adani Group - has signed an agreement with the Thales Group	To manufacture 70mm rockets in India
The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE)	For an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO	This initiative aims to provide enhanced protection to consumers against digital communication fraud in India.
Axis Bank join hands with Piramal Finance under co-lending business	Through this partnership, both the lenders will offer loans to the middle and low-income segment borrowers with focus on rural and semi-urban regions.
Bharat Petroleum Corporation Limited (BPCL) has partnered with the	This four-year partnership supports and salutes the sheer grit and determination of Indian athletes, many of whom come from

Indian Olympic Association (IOA) as the official Principal Partner	humble backgrounds and remote corners of India.
The Export-Import Bank of India (EXIM Bank) has entered into an agreement with the government of Guyana	To provide a line of credit worth \$2.5 million for the installation of a solar photo voltaic power plant
Mutual Recognition Agreement between India and Taiwan	The mutual recognition will ease the export of organic products by avoiding dual certifications; thus, reducing compliance costs, and enhancing trade opportunities in the organic sector.
Federal Bank enter into bancassurance tie-up with Bajaj Allianz Life Insurance	This partnership will enable Federal Bank's customers to seamlessly access Bajaj Allianz Life Insurance's products, across the Bank's extensive network in India.
PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner	For the Indian contingent heading to the Paris Olympics 2024
State-owned Punjab National Bank has signed a pact with Steel Authority of India	To provide home loan, car loan and education loan to the latter's employees at concessional rates.
India has signed an agreement with the Marshall Islands	To provide an annual grant for four community development projects as part of New Delhi's outreach to Pacific Island states.
Coca-Cola India, in collaboration with agri solutions provider Gram Unnati	The initiative aims to revolutionise sustainable mango cultivation in Karnataka , focusing on the Alphonso and Totapuri varieties.
LIC Partners with IDFC First Bank	To provide life insurance coverage to all by 2047
National Film Development Corporation (NFDC), a public sector enterprise under the aegis of the Ministry of Information and Broadcasting (MoIB), have joined hands with Netflix India	To launch an upskilling program for voice-over artists in India called "The Voicebox"

Non-bank financial company Arka Fincap, a part of Kirloskar Group, has partnered with Central Bank of India	Under the co-lending arrangement, Arka will offer loans to MSMEs at competitive rates and further expand its reach across India.
Allrounder Hardik Pandya has inked an exclusive licensing pact with FanCode Shop, the online merchandise store of Dream Sports-owned FanCode	To launch his performance wear range
The Centre for Development of Telematics (C-DOT), signed an agreement with the Indian Institute of Technology Roorkee (IIT Roorkee) and Indian Institute of Technology, Mandi (IIT Mandi)	Goal for the development of ' Cell-Free ' 6G Access Points. Both the IITs are collaborating to develop this technology.
Paytm partners with Axis Bank	To provide payment technology solutions
India and the United States of America have signed a Cultural Property Agreement	To repatriate stolen Indian artifacts from the USA.
IndusInd Bank collaborates with Inspire Institute of Sport	To launch ' Wrestle for Glory '
Karnataka Bank has partnered with ICICI Lombard General Insurance Co Ltd	To offer enhanced insurance solutions and customer benefits to its patrons.
UGRO Capital, a data-tech non-banking financial company (NBFC) has entered into a co-lending partnership with Small Industries Development Bank of India (SIDBI)	For lending to micro, small and medium enterprises (MSMEs).

Chapter 6: Ranking Index

Index	Index released by	India's Rank	1st Rank
Generative AI (GenAI) innovations	-	5th	China (38,210),

SDG India Index 2023-24	NITI Aayog	-	Kerala
India's most influential celebrity brands	Consultancy firm Kroll	-	Virat Kohli USD 227.9 million
World's 10 largest coal mines	WorldAtlas.com	Gevra and Kasmunda 2 & 4th	China
Global Passport Index	The International Air Transport Association (IATA)	82nd	Singapore
A new report by the Food and Agriculture Organisation (FAO)	Food and Agriculture Organisation (FAO)	3 rd (2,66,000 hectares of forest area)	China (Forest area gain of 1,937,000 hectares)

Chapter 7: Mergers and Acquisitions

Merger Company	About
Insurtech company Acko has acquired digital chronic care management company OneCare in an all-cash deal	This is a strategic move to re-emphasise Acko's broader vision of being a comprehensive healthcare provider to its customers, going beyond the insurance services .
UltraTech acquires 32.7% stake in India Cements for ₹3,945 crore	The country's largest cement company will make an open offer to India Cements shareholders at ₹390 a share after obtaining all regulatory approvals.

Chapter 8: Loan

Organization/Bank	Loan Amount	To which country	Purpose
Asian Development Bank (ADB)	\$170 million policy-based loan	The Government of India	To consolidate and strengthen India's health system preparedness and response capacity to future pandemics

The World Bank	1.5 billion dollars	The Government of India	In financing to help India accelerate the development of low-carbon energy.
The International Finance Corporation (IFC)	₹825 crore	Tata Realty & Infrastructure Ltd.	For refinancing of Ramanujan Intellion Park in Chennai , a 'sustainable real estate development' project
Deutsche Bank's Gift City branch	31.96 billion Japanese yen	REC Limited	This successful transaction is in line with REC's commitment to enhance its green energy financing and sustainable projects capabilities as well as the global community's support for sustainable development projects in India.
The Asian Development Bank (ADB)	\$240.5 million	India	To fund rooftop solar systems in India, bolstering the nation's renewable energy expansion efforts

Chapter 9: App/Website/Portal

App/ Website/Portal	Company / Department	Purpose
"Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN)" Portal	Union Minister for Coal and Mines, G Kishan Reddy	In alignment with the vision "Mission Karmayogi" of Prime Minister Narendra Modi, this is a unique CSR scheme by Coal India Limited for meritorious youth of its operating districts who have qualified the Preliminary round of UPSC examination (for Civil Services & Forest Service) in 2024.
'Lokpath Mobile App'	Chief Minister of Madhya Pradesh, Mohan	The goal of this digital project is to quickly fix road problems that people report within seven days. It is a big step toward better road upkeep and accountability in the state.
Portal eSwasthya Dham	The Uttarakhand Government's Department of Health and Family Welfare	eSwasthya Dham portal helps in monitoring the Char Dham Yatra pilgrim's health parameters. It ensures the smooth journey of

		pilgrims visiting Yamunotri, Gangotri, Kedarnath, and Badrinath together called as the Char Dham Yatra.
North East Region Agri Commodity E-Connect (NERACE) Portal	Union Minister for the Development of the North East Region Jyotiraditya Scindia	To benefit the farmers of the region and help position it as a hub of high-value horticultural products in the international market.
National District Mineral Foundation (DMF) Portal	Union Minister of Coal and Mines, G. Kishan Reddy	The aim for launching this portal is to facilitate the access to the DMF data and track the developments and utilizations thereunder.
Ideas4LiFE portal	Union Minister for Environment, Forest and Climate Change, Shri Bhupender Yadav	For inviting ideas related to products and services , that induce behavioral changes related to environment-friendly lifestyles in the presence of Minister of State for Environment, Forest and Climate Change, Shri Kirti Vardhan Singh at IIT Delhi

Chapter 10: Important MoU

MoU	Between Which Countries
Signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training Centre at NSIC in New Delhi	Drone Destination and the National Small Industries Corporation (NSIC)
has signed a Memorandum of Understanding (MoU) for the development of Kota Greenfield Airport in Rajasthan	Airports Authority of India with Urban Development Department, government of Rajasthan , and the Civil Aviation Department
Signed an MoU for the establishment of the 'BIS Standardization Chair Professor' at the latter	The Bureau of Indian Standards (BIS) with the Indian Institute of Science (IISc), Bengaluru

Chapter 11: GDP Forecasting

Organization	FY24 (2023-24)	FY25 (2024-25)
Fitch	8.2%	7.2%

HSBC Bank		
RBI forecasted	7.6%	7.2%
Moody	7.7%	6.6%
Asian Development Bank (ADB)	7.6%	7% 7.2% (FY26)
World Bank	7.5%	6.6% 6.7%(FY26) 6.8% (FY27)
World Economic Outlook released by International Monetary Fund (IMF)	7.8%	7% 6.5%(FY26)
FICCI	7.6%	7%
Organisation for Economic Co-operation and Development (OECD)	7.8%	6.6%
UNCTAD	6.7% (2023)	6.5% (2024)
Goldman Sachs	6.9%(CY 2024)	6.8%
CRISIL	7.6%	6.8%
UN (United Nation)	6.9%	6.6%
Confederation of Indian Industry (CII)	7.6%	8%
India Ratings & Research (Ind-Ra)	6.7%	7.1%
Economy Survey	7.3%	
National Council of Applied Economic Research (NCAER)	8%	7.5%
Standard & Poor's (S&P)		6.8%
ICRA	7.6%	6.5%
State Bank of India (SBI)	7.4%	8%
Morgan Stanley	6.8%(2024)	
CARE Ratings	8.2%	7%
Normura		
DBS	8.2%	7% 6.8%(FY26)
National Statistical Office (NSO)	8.2%	6.4%
Standard Chartered		7%

Chapter 12: Current Affairs (National)

Itanagar Woman Police Station Achieves ISO 9001:2015 Certification

- The Woman Police Station in Itanagar, under Capital Police, has achieved ISO 9001:2015 certification.

- This certification is globally recognized for establishing and maintaining a high-quality management system. It signifies the station's commitment to effectively handling crimes against women and children.
- The certification process involved a rigorous evaluation of the station's procedures, policies, and practices.

Rajasthan CM launches Mukhya Mantri Kisan Samman Nidhi

- Chief Minister of Rajasthan Bhajan Lal Sharma has launched the state government's Mukhya Mantri Kisan Samman Nidhi at the Krishi Upaj Mandi in Tonk.
- The chief minister released Rs 650 crore as the first installment to around 65 lakh farmers of the state.
- The eligible farmers of the state will receive the benefits under the state scheme along with the Rs 6000 per year paid by the central government under the PM-KISAN scheme.

Bhupender Yadav launches portal documenting Indian fauna

- According to the Union minister of Environment, Forest and Climate Change, Bhupender Yadav, India has become the first country in the world to prepare a checklist of its entire fauna population. -covering 104,561 species. This makes India the global leader in biodiversity documentation and conservations.
- The minister also inaugurated the 2nd Animal Taxonomy Summit-2024 organized by Zoological Survey of India at Kolkata.

Telangana registers first FIR under New Bharatiya Nyaya Sanhita at Charminar Police Station

- In Telangana, the first FIR under the new Bharatiya Nyaya Sanhita, 2023, (BNS) which replaces the Indian Penal Code (IPC) from July 1, has been registered at the Charminar police station in Hyderabad.
- An FIR under Section 281 of the BNS and sections 80(a) and 177 of the MV Act was registered by the Charminar police at 1 a.m. after they were found riding with improper number plates.

Andhra Pradesh launches NTR Bharosa Pension

- Andhra Pradesh Chief Minister Chandrababu Naidu has launched the NTR Bharosa pension scheme in the state.
- The Telugu Desam Party (TDP) led government, which was sworn in on 12 June 2024, was fulfilling one of its election promises.
- Under the NTR Bharosa pension scheme, the pension for old-aged people, widows, weavers, toddy tappers, fishermen, single women, traditional cobblers, transgenders and artists has been increased from Rs 3,000 to Rs 4,000 per month.
- Pension for the disabled and multi-deformity leprosy patients has been increased from Rs 3,000 to Rs 6,000 per month.

IAF chief inaugurates newly established weapon systems school

- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The new branch will have four streams;
 1. Flying stream to operate the weapons and systems in airborne platforms like the Sukhoi-30 MKI and C-130J
 2. Remote stream to operate remotely piloted aircraft
 3. Mission commanders and operators for Surface to Air and Surface-to-Surface weapon systems
 4. Intelligence stream for handling space-based intelligence and imagery.

Maharashtra CM extends Mukhyamantri Majhi Ladki Bahin Yojana age limit to 65 Years

- Chief Minister of Maharashtra Eknath Shinde has raised the upper age limit to 65 years for the “Mukhyamantri Majhi Ladki Bahin” scheme, under which women will get Rs 1,500 per month.
- The state government had set the upper age limit at 61 for benefits to be available to women under the scheme.

Smart Cities Mission extended till March 2025

- The Centre has extended the Smart Cities Mission (SCM) under the Union Urban Development Ministry till March 31, 2025.
- Under the SCM, launched in June 2015, 100 cities were chosen through a competition to be developed as smart cities.
- The mission envisions developing areas within selected cities in the country as model areas based on an area development plan, which is expected to have a rub-off effect on other parts of the city and nearby cities and towns.

Annual defence production hits record high of approx. Rs 1.27 lakh crore in FY24

- Ministry of Defence has achieved the highest-ever growth in indigenous defence production in value terms during Financial Year (FY) 2023-24.
- As per the data received from all Defence Public Sector undertakings (DPSUs), other PSUs manufacturing defence items and private companies, the value of defence production in the country has gone up to a record-high figure i.e., Rs 1,26,887 crore, reflecting a growth of 16.7% over the defence production in F24.
- Of the total value of production (VoP) in 2023-24, about 79.2% has been contributed by DPSUs/other PSUs and 20.8% by the private sector.

India to host 5G, 6G and Emerging Technologies Hackathon in September

- India will host the 5G, 6G, and Emerging Technologies Hackathon in September this year alongside the ‘WTS24 (World Telecommunication Standardization Assembly) Outreach Sessions’.
- The initiative aims to bring together innovators, industry leaders, and academics to explore the frontiers of next-generation telecom technologies. The hackathon will serve as a hub for cutting-edge innovation in telecommunications.

Bajaj launches world’s first CNG motorbike

- Pune headquartered Bajaj Auto has launched the world's first CNG powered motorcycle.
- Priced between Rs 95,000 and Rs 1,10,000, the bike will be available across the country in a phased manner.
- Union minister of Road Transport Nitin Gadkari who unveiled the bike talked about the Centre's commitment to green and clean technology.

NCPCR declares mica mines in Jharkhand 'child labour free'

- The National Commission for Protection of Child Rights (NCPCR) declared the mica mines of Jharkhand 'child labour-free' at an event in Koderma, Jharkhand.
- NCPCR chairperson Priyank Kanoongo announced that this is the first-ever successful endeavour to cleanse a supply chain of child labour in mica mining.

Amit Shah inaugurates Amin PJKP Vidhyarthi Bhavan in Ahmedabad

- Union Home Minister and Minister of Cooperation Amit Shah has inaugurated the Amin PJKP Vidhyarthi Bhavan in Ahmedabad, Gujarat.
- Shah also inaugurated the modern multispecialty SLiMS Hospital in Ahmedabad.
- 1000 students will study in this Vidhyarthi Bhavan for higher education.

Govt makes ISI mark mandatory for stainless steel, aluminium utensils

- The government has mandated conformity to the Bureau of Indian Standards (BIS) for stainless steel and aluminium utensils to enhance kitchen safety, quality and efficiency.
- This development follows the BIS' recent formulation of comprehensive standards for kitchen items, including IS 14756:2022 for stainless steel and IS 1660:2024 for aluminium utensils.

UP govt launched 'Mitra Van' initiative on the UP-Nepal border

- Uttar Pradesh Government has launched the 'Mitra Van' initiative under the Tree Plantation Jan Abhiyan-2024.
- The aim of the 'Mitra Van' initiative is to increase the green cover on the Uttar Pradesh-Nepal border.

Tata Power launches 'Ghar Ghar Solar' initiative in Uttar Pradesh

- Tata Power Solar Systems Limited has launched the 'Ghar Ghar Solar' initiative in Uttar Pradesh aimed at providing every home with clean energy through rooftop solar solutions.
- Starting from Varanasi, the ambitious initiative of 'Ghar Ghar Solar, Tata Power Ke Sang' promises substantial financial savings and environmental benefits for residents through state-of-the-art Rooftop Solar Solutions (RTS).

India, Russia to boost bilateral trade to \$100 billion by 2030

- India and Russia have announced an initiative to develop strategic areas of economic cooperation to achieve a bilateral trade target of \$100 billion by 2030.
- The initiative was announced after the 22nd edition of the annual summit between Prime Minister Narendra Modi and President Vladimir Putin in Moscow.

Rajasthan to become first State to adopt a road safety action plan for 10 years

- Rajasthan will shortly become the first State in the country to adopt an action plan for road safety for the next 10 years.
- The action plan, to be accompanied by a government policy, will be aimed at reducing road accidents in the State by 50% till 2030. Its first phase focuses on safety audits of 500km of state highways and major district roads.

Punjab gets its first Plant Clinic & Soil Testing Laboratory in Moga

- In Punjab, the first plant clinic and soil testing laboratory of the state has been established in Moga, with a grant from the NITI Aayog.
- The clinic will provide free soil testing and plant disease diagnosis services to farmers.

Tata Power invests over Rs 4,200 cr in network expansion, upgrade in Odisha

- Tata Power-led power distribution companies (Discoms) have invested Rs 4,245 crore in infrastructure expansion and network upgrade in Odisha over the past 3-4 years.
- The company operates four Discoms in joint ventures with the government of Odisha.
- These are TP Central Odisha Distribution (TPCODL), TP Western Odisha Distribution (TPWODL), TP Southern Odisha Distribution (TPSODL), and TP Northern Odisha Distribution Limited (TPNODL), collectively serving a customer base of over 9 million.

MoPSW approves Research Proposal on "Valorization of Dredged Sediments"

- The Ministry of Ports, Shipping, and Waterways (MoPSW) has approved a research proposal on Valorization of Dredged Sediments.
- The project, sanctioned at an estimated cost of Rs. 46,47,380 will be implemented over a duration of three years by the Indian Institute of Technology Bombay (IIT Bombay).

IIT Delhi and Prasar Bharati host Robot Competition 'DD-Robocon' India 2024 in Delhi

- IIT Delhi and Prasar Bharati host the two-day Robot Competition 'DD-Robocon' India 2024 at Thyagaraj Stadium in Delhi.
- More than 750 students from over 45 colleges, institutions, and universities participated in the competition.
- The winning team from DD-Robocon will represent India at the international Asia-Pacific Broadcasting Union Robocon 2024, which will take place in QuangNinh, Vietnam.

Eastern India's 1st University for students with disabilities to be opened in Ranchi

- The Jharkhand government is working on a plan to open eastern India's first university for physically challenged students in the state.
- The proposed university will offer education according to the needs of students with disabilities.
- There will be arrangements for special courses and educational equipment for students with disabilities. They will be provided education according to their needs.

Jayant Chaudhary launches Skill India Digital Hub for Transparent Scheme Access

- Jayant Chaudhary, Union Minister of State (Independent Charge) at the Ministry of Skill Development and Entrepreneurship (MSDE), launched the Skill India Digital Hub (SIDH) Portal.
- The portal's primary objective is to ensure beneficiaries have access to complete information about all schemes.

Asia's First Pre-Clinical Network Facility inaugurated in Faridabad

- Minister of State for Science and Technology, Dr. Jitendra Singh has inaugurated Asia's first health research-related "Pre-clinical Network facility" at the Translational Health Science & Technology Institute" (THSTI), Faridabad.
- The facility will be the 9th such network laboratory across the globe and the first such laboratory in the whole of Asia.

Dehradun opens state's first Bird Gallery near Jolly Grant Airport

- The state's first bird gallery was recently opened in Dehradun near Jolly Grant airport by the research wing of the forest department.
- The gallery aims to enlighten visitors about the region's rich avian biodiversity and the critical role birds play in the delicate Himalayan ecosystem.

IRCTC upgraded as Schedule "A" CPSE

- Indian Railway Catering & Tourism Corporation (IRCTC), a Mini-Ratna PSU under the Ministry of Railways, announced that the status of the company has been upgraded from Schedule B to Schedule A.
- The Ministry of Railways announced the upgrade of IRCTC from 'Schedule B' to 'Schedule A' Category, Central Public Sector Enterprises.

BJP govt renames Biju Patnaik Sports Award to Odisha Rajya Krida Samman

- The newly elected BJP government has renamed Biju Patnaik Sports Award as Odisha Rajya Krida Samman'.
- Odisha Sports and Youth Services Department issued guidelines for the Rajya Krida Samman' which will be awarded in eight categories annually, subject to availability of suitable candidates. The cash rewards remain unchanged.
- According to the guidelines, the lifetime achievement award for promoting sports will carry a cash prize of Rs 3 lakh, while Rs 2 lakh will be awarded for outstanding performance in sports, and Rs 1 lakh for excellence in coaching.

G. Kishan Reddy launches Mineral Exploration Hackathon and National DMF Portal in Hyderabad

- Union Minister of Coal and Mines, G. Kishan Reddy has launched Mineral Exploration Hackathon focused on Innovative Mineral Hunt Techniques in Hyderabad.
- This Hackathon aims to promote use of emerging technologies like Artificial Intelligence (AI) and Machine Learning (ML) for geophysical data, integration of multiple mineral exploration data sets such as baseline data, available exploration data, etc., to identify new Mineral targets, particularly for deep seated/concealed ore bodies.

“Rajiv Gandhi Civils Abhayahastam” launched by Telangana CM

- Telangana Chief Minister A. Revanth Reddy has launched a unique programme to provide financial assistance to the Civil Services aspirants from Telangana, under which the candidates who qualify for the Mains exams will be provided with ₹1 lakh for preparation.
- Named “Rajiv Gandhi Civils Abhayahastam”, the scheme will be helpful to about 400 candidates from Telangana region who qualify for the Mains every year.

MP tops in PM SVANidhi Scheme as Best Performing State

- Madhya Pradesh has secured the first place under the 'Best Performing State' category in the Prime Minister SVANidhi scheme.
- The micro-credit scheme for urban street vendors, which provides collateral-free loans up to Rs 50,000, was launched by the Narendra Modi government in 2020 during the COVID-19 outbreak.
- Assam has been ranked second in the 'Best Performing States- Innovation and Best Practices Award' category.

EESL to launch retail shops to distribute energy-efficient products

- State-owned Energy Efficiency Services Ltd (EESL) will introduce retail franchisee shops called 'Urja Dakshta Dukan' which will offer affordable energy-efficient products like LED lights, ACs, and fans to consumers.
- EESL, at present, distributes products through retail tie-ups with power distribution utilities to consumers.

GC Murmu inaugurates ‘International Centre for Audit of Local Governance’ in Rajkot

- The Comptroller and Auditor General of India Girish Chandra Murmu inaugurated the International Centre for Audit of Local Governance (iCAL) at Rajkot in Gujarat.
- The centre will serve as a think tank for addressing governance issues at the grassroots level across the nations.

Airbus to launch first 'Made in India' H 125 helicopter in 2026

- Airbus and Tata are joining forces to manufacture India's first FAL (Final Assembly Line) H125 helicopter, which is set to roll out by 2026.
- This partnership aligns with India's Atmanirbhar Bharat initiative and reflects Airbus's commitment to investing in the Indian aerospace market despite regulatory challenges.

Jyotiraditya M. Scindia releases ‘The Future is Now’ as the theme for India Mobile Congress 2024

- The theme of the India Mobile Congress 2024, ‘The Future is Now’, was unveiled today by Jyotiraditya M. Scindia, Minister for Communications and Development of North Eastern Region.
- The theme signifies how India stands at the heart of the technological evolution and IMC 2024 bringing together global leaders - visionaries, pioneers, and innovators - to collaborate and actively shape the technologies transforming our world today, where the future isn't just a concept - it's happening.

- The eighth edition of Asia's premier digital technology exhibition, India Mobile Congress (IMC), co-hosted by the Department of Telecommunications (DoT) and Cellular Operators Association of India (COAI) will be held from 15th October at Pragati Maidan in New Delhi this year.

PM Modi announces One Million Dollar Grant to UNESCO World Heritage Centre

- Prime Minister Modi announced that India will contribute one million dollars to the UNESCO World Heritage Centre.
- This grant will be used for capacity building, technical assistance and conservation of the world heritage sites. The grant will especially be used for the countries of the Global South.

TIDCO gets site clearance from the centre to develop Parandur airport

- The greenfield airport at Parandur near Chennai is closer to becoming a reality as the Tamil Nadu Industrial Development Corporation gets the site clearance from the Centre.
- The Steering Committee on Greenfield Airports has recommended for grant of Site Clearance to Tamil Nadu Industrial Development Corporation (TIDCO) for developing the Greenfield airport at Parandur, Kancheepuram District.

Department Of School Education and Literacy to observe Shiksha Saptah

- The Department of School Education and Literacy under the Ministry of Education (MoE) has begun its week-long observance of 'Shiksha Saptah' (Education Week), to mark the fourth anniversary of the National Education Policy 2020.
- The event is scheduled from July 22 to July 28 with the first day being observed as the Teaching-Learning Material (TLM) Day.

Atal Innovation Mission and WIPO sign a Letter of Intent towards building joint innovation programs in global south

- A high-level delegation from World Intellectual Property Organization (WIPO) comprising of Mr. Sherif Saadallah, Executive Director, WIPO Academy and Ms. Altaye Tedla, Head WIPO Academy visited NITI Aayog for signing of a Joint Letter of Intent (JLoI) between Atal Innovation Mission (AIM) and WIPO.
- The JLoI is aimed at building programs for Innovation, Entrepreneurship & Intellectual Property (IP) for countries in the Global South.

NTPC Vidyut Vyapar Nigam Ltd. to set up Green Charcoal plant in Haryana

- NTPC Vidyut Vyapar Nigam Limited (NVTNL) will set up two green charcoal plants in Gurugram and Faridabad, Haryana. These plants will convert municipal waste into charcoal or green coal.
- The MoU was signed in the presence of Union Power Minister Manohar Lal, Chief Minister Nayab Singh Saini and Minister of State for Urban Local Bodies Subhash Sudha.
- NTPC Vidyut Vyapar Nigam Limited, a subsidiary of National Thermal Power Corporation Limited, will set up this plant under the Atmanirbhar Bharat Abhiyan.

Nepal, Sri Lanka, Seychelles get more funds under Budget allocation for MEA

- India-funded projects in the neighbourhood received the bulk of the allocation for the Ministry of External Affairs (MEA) under the Union Budget presented by Finance Minister Nirmala Sitharaman.
- Nepal secured an allocation of ₹700 crore, which is a jump of ₹150 crore from previous year's allocation of ₹550 crore.

With ₹2.65 lakh crore outlay, Railways to prioritise safety

- The Ministry of Railways has received a record allocation of over ₹2.55 lakh crore in financial year 2024-25, which is a jump of 5.85% from the previous year's ₹2.41 lakh crore, according to Union Budget documents.
- The total outlay provided for capital expenditure includes ₹2.52 lakh crore from general revenues, ₹200 crore from Nirbhaya Fund, ₹3,000 crore from internal resources and ₹10,000 crore from extra budgetary resources, bringing it up to ₹2.65 lakh crore.

Government estimates Rs 50,000 crore from disinvestment, asset monetisation in FY25

- The government has estimated to collect Rs 50,000 crore from disinvestment and asset monetisation in the current fiscal.
- Besides, the government estimates a total of Rs 56,260 crore dividend from CPSEs (central public sector enterprises), more than Rs 48,000 crore estimated in the interim budget.
- The budget also estimates that dividend from RBI, banks and financial institutions would be Rs 2,32,874 crore in FY25, more than double of interim budget estimate of Rs 1.02 lakh crore.
- The massive increase in the number is on account of the windfall dividend of Rs 2.11 lakh crore from the RBI.
- The revised estimates for last fiscal have been pegged at Rs 30,000 crore.

Khelo India once again gets lion's share in Budget for sports

- Khelo India, which is the government's flagship project to promote sports at the grassroots level, was once again the biggest beneficiary in the union budget for the sports ministry as it was assigned ₹900 crore from the overall allocation of ₹3,442.32 crore.
- Khelo India's share, announced in the budget presented by Finance Minister Nirmala Sitharaman in New Delhi, is ₹20 crore more than the revised allocation of ₹880 crore during the previous financial year.
- The budget for the previous cycle was ₹3,396.96 crore for the previous financial year.
- While Khelo India's actual allocation in 2022-23 stood at ₹596.39 crore, it was increased by more than ₹400 crore, to ₹1,000 crores, in the 2023-24 budget, before being revised to ₹880 crore.
- The budget for Sports Authority of India, which apart from maintaining its stadia across the country also manages the Target Olympic Podium Scheme (TOPS) to

prepare athletes for the global sporting extravaganzas, has also been enhanced from ₹795.77 crore to ₹822.60 crore, which is a jump of ₹26.83 crore.

- While NADA's budget has gone up from Rs 21.73 crore last year to ₹22.30 crore, NDTL has got ₹22 crore, up from ₹19.50 last year.

Rs 6.22 lakh crore allocated to MoD, highest among Ministries, in Regular Union Budget 2024-25

- In the Regular Union Budget of Financial Year (FY) 2024-25, the Ministry of Defence (MoD) has been allocated Rs 6,21,940.85 crore (approx. US \$75 Billion), the highest among the Ministries.
- While maintaining the allocation made to MoD during the interim budget, the Government has made an additional allocation to the tune of Rs 400 crore on innovation in defence, through the Acing Development of Innovative Technologies with iDEX (ADITI) scheme.
- Through this scheme, MoD is engaging with start-ups/MSMEs and innovators to develop Def-Tech solutions and supply the Indian military with innovative and indigenous technological solutions.
- A grant of up to 50% of the Product Development Budget with an enhanced limit (Max) of Rs 25 crore per applicant will be awarded as per extant iDEX guidelines.
- Ensuring better healthcare facilities for veterans- In the regular budget for FY 2024-25, Rs 6,968 crore has been allotted to ECHS which is 28% higher than the PY.
- The budgetary allocation to Border Roads Organisations (BRO) under capital for Budget Estimates (BE) 2024-25 has been made as Rs 6,500 crore, which is 30% higher than the allocation for FY 2023-24.
- The allocation to the Indian Coast Guard (ICG) for this FY 2024-25 is Rs 7,651.80 crore, which is 6.31% higher over the allocation of FY 2023-24.
- Total budgetary allocation on account of defence pensions is Rs 1,41,205 crore which is 2.17% higher than the allocation made during 2023-24.
- The Government has increased the allocation on innovation in defence through iDEX from Rs 115 crore during FY 2023-24 to Rs 518 crore in the current fiscal year, which will boost start-ups/MSMEs/innovators.

Prime Minister's package worth Rs 2 lakh crore central outlay announced; employment, skilling and other opportunities

- The finance minister announced the Prime Minister's package of 5 schemes and initiatives.
- The package aims to facilitate employment, skilling, and other opportunities for 4.1 crore youth over a 5-year period with a central outlay of Rs. 2 lakh crores.

Scheme 1:

- First Timers- This scheme, which is expected to benefit 2.1 crore youth over 2 years, will provide one-month wage to all persons newly entering the workforce in all formal sectors.

- The eligibility limit will be a salary of Rs. 1 lakh per month. Direct benefit transfer of one-month salary will be up to Rs. 15,000 in 3 installments to first-time employees, as EPFO.

Scheme 2:

- Job Creation in Manufacturing - Aiming at substantial hiring of first time employees in manufacturing, this scheme will incentivize additional employment in the sector, thereby is expected to benefit 30 lakh youth entering employment and their employers.
- The subsidy would have to be refunded by the employer if the employment to the first timer ends within 12 month.

Scheme 3:

- Support to Employers- This employer-focussed scheme will cover all additional employment within a salary of Rs. 1 lakh per month in all sectors.
- New employees under this Part need not be new entrants to EPFO.
- The government will reimburse employers up to Rs. 3,000 per month for 2 years towards their EPFO contribution for each additional employee.

Scheme 4:

- The 4th scheme mentioned in the Budget Speech under the Prime Minister's package is a new centrally sponsored scheme, for skilling in collaboration with State governments and Industry.
- The scheme, with a total outlay of Rs. 60,000 crore, aims at skilling 20 lakh youth over 5 years.

Scheme 5:

- Government will launch a comprehensive scheme for providing internship opportunities in 500 top companies to 1 crore youth in 5 years (participation of companies is voluntary).
- They will gain exposure for 12 months to real-life business environment, and employment opportunities.

Government exempts Customs Duty on Cancer Medicines to Enhance Drug Affordability

- Government has exempted customs duty on Cancer medicines to improve the affordability of these drugs.
- Union Finance Minister Nirmala Sitharaman announced the exemption of three additional cancer medicines from customs duty in the proposed Union Budget 2024-25 in Parliament.
- These medicine are Trastuzumab Deruxtecan for Breast Cancer, Osimertinib for Lung Cancer and Durvalumab for Lung Cancer and Biliary Tract Cancer.
- Union Health Ministry said, 27 lakh cancer patients in the country will benefit from this decision.
- Finance Minister also revised the custom duty rates on X-ray tubes and flat panel detectors. These revised rates are expected to positively impact the X-ray machine industry by enhancing component availability at lower costs.

Indigenously developed Automatic Train Protection (ATP) system Kavach deployed on 1465 Route km

- Indigenously developed Automatic Train Protection (ATP) system Kavach deployed on 1465 Route km and 144 locomotives on South Central Railway.
- Kavach is an indigenously developed Automatic Train Protection (ATP) system and a highly technology-intensive system, which requires safety certification of the highest order.
- Kavach aids the loco pilot in train running within specified speed limits by automatic application of brakes in case Loco Pilot fails to do so and also helps the train safely run during inclement weather.
- Kavach has been certified for highest level of Safety Integrity Level -SIL4 by Independent Safety Assessor and reduces the probability of train collisions in block sections.

Union Budget 2024-25: Govt announces Venture Fund of Rs 1,000 Crore to Expand Space Economy

- Finance Minister Nirmala Sitharaman has announced a Rs 1,000 crore venture capital fund to give a push to the space economy in the Union Budget 2024-25.
- With our continued emphasis on expanding the space economy, by 5 times in the next 10 years, a venture capital fund of Rs 1,000 crore will be set up.
- This is the government's vision is to increase India's share in the global commercial space economy to 10% by 2030.

Assam's Charaideo Maidam nominated for UNESCO World Heritage Site

- Charaideo Maidam, an ancient burial ground in Assam, is poised to become Northeast India's first cultural UNESCO World Heritage Site.
- This prestigious nomination was announced during the 46th session of the World Heritage Committee held in New Delhi.

Parle continues to be the most-chosen in-home FMCG brand

- Biscuit brand Parle continues to be the most chosen in-home brand according to the latest edition of the annual Brand Footprint Report released by Kantar.
- The report ranks brands based on Consumer Reach Points (CRP's).
- CRP considers the actual purchase made by consumers and the frequency at which these purchases are made in a calendar year. The report measures CRPS of 445 brands.
- Other brands in the top five rankings include Britannia, Amul, Clinic Plus and Tata Consumer Products.

Rashtrapati Bhavan's Durbar Hall, Ashok Hall renamed

- President Droupadi Murmu announced the renaming of two of the important halls of Rashtrapati Bhavan – namely, 'Durbar Hall' and 'Ashok Hall' – as 'Ganatantra Mandap' and 'Ashok Mandap' respectively.
- Earlier, Rashtrapati Bhavan's Mughal Garden was also renamed as 'Amrit Udyan.'

Government extends EMPS till September with more outlay of ₹778 crore

- The government has extended the duration of Electric Mobility Promotion Scheme (EMPS) 2024 by two months up to September 30, with enhancement of outlay to ₹778 crore.
- Earlier, the scheme was launched by Ministry of Heavy Industries (MHI) through a gazette notification on March 13, to boost the adoption of electric vehicles (EVs) across the country.
- The EMPS was originally set to run from April 1 to July 31, 2024, with a total outlay of ₹500 crore. So, the total outlay becomes ₹1,278 crore now for the same scheme.
- The eligible vehicles include electric two-wheelers (e-2W) and three-wheelers including registered e-rickshaws and e-carts and L5 (e-3W).

Centre clears urban flood management projects worth ₹2,514.36 cr of 5 states

- A high-level committee (HLC), chaired by the union home minister, approved six proposals of five states, Telangana, Gujarat, Karnataka, West Bengal and Maharashtra -- for urban flood management at a total cost of ₹2,514.36 crore.
- The funds would be utilized for flood management in six metro cities of Mumbai, Kolkata, Bengaluru, Hyderabad, Ahmedabad and Pune.
- Earlier in its meeting on November 27, 2023, the HLC approved the project proposal for integrated solutions for flood management in Chennai, Tamil Nadu, at a cost of ₹561.29 crore.

Govt sets a target to open 25,000 PMBJKs by 31st March 2027 across India

- The government has set a target to open 25,000 Pradhan Mantri Bharatiya Janaushadhi Kendras (PMBJKs) by 31st March 2027 across the country.
- In a written reply in Lok Sabha, Minister of State for Chemicals and Fertilizers, Anupriya Patel said, 547 PMBJ Kendras have been opened in Primary Agricultural Credit Societies across the country till June last month.

Ashwini Vaishnaw inaugurates India's 500th Community Radio Station- Apna Radio 90.0 FM at IIMC Aizawl

- Union Minister of Information and Broadcasting (I&B) Ashwini Vaishnaw announced the winners of 10th National Community Radio Awards.
- The Minister has also inaugurated India's 500th Community Radio Station in presence of Union Minister of State for I&B Dr. L. Murugan and Chief Minister of Mizoram Shri Lalduhoma.
- The station 'Apna Radio 90.0 FM' is a station run by Indian Institute of Mass Communication, Aizawl.

Government Setting Up 7 PM MITRA Parks With World Class Infrastructure

- The Government has approved setting up of 7 PM Mega Integrated Textile Region and Apparel (PM MITRA) Parks in Greenfield/Brownfield sites (including a Greenfield project in Virudhanagar Tamil Nadu) with world class infrastructure including plug and play facility with an outlay of Rs. 4,445 cr for a period of seven years upto 2027-28.

- Each park when completed will generate 1 lakh direct and 2 lakh indirect employments.

EAM Jaishankar unveils commemorative postage stamp of Ram Lalla in Laos

- External Affairs Minister S Jaishankar, during his three-day visit to Laos, unveiled a commemorative postage stamp showcasing the Ram Lalla idol from Ayodhya.
- The set of stamps is the first dedicated to Lord Ram.
- Two stamps were launched, one representing Lord Buddha from Luang Prabang, the ancient capital of Laos, while the other is an image of the Ram Lalla statue from Ayodhya.
- Buddhism has connected India and Laos for centuries. In Laos, the Ramayana (known as Ramakien or the Story of Phra Lak Phra Ram) holds significant cultural value and is performed during important events.
- The stamp set's theme is "Celebrating the shared cultural heritage of Lao PDR and India."

S Jaishankar unveils bust of Mahatma Gandhi in Tokyo

- A bust of Mahatma Gandhi was unveiled in Tokyo's Edogawa ward by external affairs minister S Jaishankar.
- Edogawa ward includes the Nishi-Kasai district, which is home to some 3,000 Indians. The area is also known as "Little India".

Chapter 13: Current Affairs (International)

India becomes world's 3rd largest Domestic Aviation Market

- India has become the world's third-largest domestic aviation market after the U.S. and China.
- According to data compiled by aviation analytics firm Official Airline Guide (OAG), India is now third in the aviation market after airlines such as IndiGo and Air India have expanded their fleet size to cater to the surge in air passengers.
- India's domestic airline capacity doubled in the last 10 years from 7.9 million seats in April 2014 to 15.5 million in April 2024.
- India has replaced Brazil, which now stands at the fourth place with 9.7 million airline seats followed by Indonesia in fifth rank with 9.2 million.

Japan introduces new 3D Holographic Banknotes

- Japan will start issuing new banknotes on the 3rd of July. It is the world's first use of cutting-edge holography that makes the portraits of historic figures appear to rotate in 3D.
- This new technology will allow visually impaired people to feel and discern which banknote they are holding.
- Tactile marks for the visually impaired will also make them recognizable to touch. By the end of March next year, nearly 7.5 billion new banknotes will have

been printed. Existing banknotes will remain valid after the introduction of the new banknotes.

Colombo Security Conclave welcomes Bangladesh as Fifth Member

- A regional security grouping, Colombo Security Conclave (CSC) welcomed Bangladesh as its fifth member at the 8th Deputy National Security Adviser (DNSA) level meeting hosted virtually by Mauritius.
- The CSC includes India, Sri Lanka, Mauritius, and the Maldives, with Seychelles participating as an Observer State.
- The Colombo Security Conclave was established in 2020, when India, Sri Lanka and the Maldives agreed to expand the scope of their trilateral meeting on maritime cooperation.

WHO launched MeDevIS Platform for Medical Device Information

- The World Health Organization (WHO) has launched MeDevIS, an online platform that provides users with access to information on medical devices.
- The platform is designed to support decision-making on the selection, procurement, and use of medical devices for the prevention, diagnosis, and treatment of diseases and health conditions.
- MeDevIS includes 2301 types of medical devices used in various health areas, including reproductive, maternal, newborn and child health, noncommunicable diseases such as cancer, cardiovascular diseases, diabetes, and infectious diseases such as COVID-19.

S. Jaishankar inaugurates India's First Overseas Jan Aushadi Kendra in Mauritius

- External Affairs Minister S. Jaishankar has inaugurated India's first overseas Jan Aushadi Kendra in Mauritius. He was joined by Mauritius Prime Minister Pravind Kumar Jugnauth during the inauguration.
- The India-Mauritius health partnership project will supply cost-effective, made-in-India medicines to augment public healthcare and enhance well-being.
- Earlier, Dr. Jaishankar inaugurated the Mediclinic project at Grand Bois in Mauritius with Indian grant assistance.

Belarus introduces 90-Day Visa-Free Regime for 35 European Countries

- Belarus has announced a new visa-free regime allowing citizens from 35 European countries to stay in the country for up to 90 days per year.
- Under the new policy, citizens of the 35 listed nations - which include Germany, Britain and France - will be able to enter Belarus without a visa and stay for up to 90 days per year.
- Currently, travellers from those countries can only remain in Belarus for 30 days and must fly in via Minsk airport

China makes world's first high-speed carbon fiber train

- China has shown off a revolutionary passenger train made of only carbon fiber. This is a big step forward in high-speed rail technology.

- According to Interesting Engineering, the country has unveiled the first carbon fiber-only passenger train in history. The world looks to China's vast high-speed rail network, which currently covers around 28,000 miles.
- This advanced train can reach a top speed of 87 mph. It is expected to consume 7% less energy than a typical steel train, according to Qingdao Sifang.

Chapter 14: Banking & Financial

RBI announces SAARC Currency Swap Framework for 2024-27

- The Reserve Bank of India has put in place a revised framework on currency swap arrangements for countries within the South Asian Association of Regional Cooperation (SAARC) grouping for the time period 2024 to 2027.
- Under the Framework for 2024-27, a separate INR Swap Window has been introduced with various concessions for swap support in Indian Rupee.
- The total corpus of the Rupee support is ₹250 billion (Rs 25,000 crore).

RBI ups financial accommodation for States/UTs by 28% to ₹60,118 crore

- The Reserve Bank of India (RBI) has raised Ways and Means Advances (WMA) limit or financial accommodation for state governments and Union Territories (UTs) by 28% from Rs 47,010 crore (fixed in April 2022) to Rs 60,118 crore and will come into effect from 1st July, 2024.
- The WMA limit has been raised based on the recommendations made by the group formed by the RBI which comprises finance secretaries of various states to address the expenditure data of states for recent years.

Union Bank of India introduces "Union Premier" branches for high-value customers in rural and semi-urban markets

- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Designed to provide personalized banking services, these branches will offer a wide range of products and services under one roof for high-value customers in RUSU markets.

GST collection hits ₹1.74 lakh crore in June 2024

- The gross goods and services tax (GST) collection for June 2024 stood at Rs 1.74 trillion, marking 7.7 per cent year-on-year (Y-o-Y) growth.
- This Y-o-Y growth is notably less than the 12.4 per cent and 10 per cent increases recorded in April and May, respectively. Month-on-month figures, too, were flat.
- In May this year, the gross GST collection amounted to Rs 1.73 trillion, while April witnessed a record-high GST collection of Rs 2.1 trillion. The June revenue brought the financial year-to-date total to Rs 5.57 trillion.

SEBI raised Basic Demat Account Limit to Rs 10 Lakhs

- Securities and Exchange Board of India (SEBI) has increased the limit for the Basic Service Demat Account (BSDA) to Rs 10 lakhs from the current Rs 2 lakhs to encourage small investors to participate in the securities market.
- The new guidelines will be effective from September 1, 2024, per the SEBI's circular.
- This move is expected to support the growth of demat accounts, although the rate of increase may be gradual.
- The basic service demat account (BSDA) is a simplified version of a regular demat account.

SBI launches web-based digital business loans solution for MSMEs' invoice financing

- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- With the new web-based solution, the Bank's customers can avail finance against their Goods and Service Tax (GST) registered sales invoices of up to ₹1 lakh in less than 15 minutes.

Bandhan Bank launches online collection of direct taxes facility

- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- As an RBI-appointed agency bank, it also accepts offline payments through its 1,700 branches.

RBI, ASEAN countries to create instant cross-border retail payments platform

- The Reserve Bank of India and Association of Southeast Asian Nations (ASEAN) countries have decided to create a platform to facilitate instant cross-border retail payments.
- The platform is expected to go live by 2026.
- An agreement to this effect was signed by BIS and central banks of the founding countries -- Bank Negara Malaysia (BNM), Bank of Thailand (BOT), Bangko Sentral ng Pilipinas (BSP), Monetary Authority of Singapore (MAS) -- and RBI on Sunday in Basel, Switzerland.

ICICI Lombard launches AI-powered health insurance plan 'Elevate'

- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Powered with AI, the first-of-its-kind health product is loaded with cutting-edge features and add-ons, offering personalized solutions to meet the needs of dynamic lifestyles, unforeseen medical emergencies and medical inflation.

Bajaj Housing Finance launches Sambhav Home Loans for first-time home buyers

- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- The income norm for first-time homebuyers, under this new product, starts from Rs. 10,000 per month, with loan amounts as low as Rs. 10 lakhs, hence making

this an accessible option for prospective borrowers across a wide range of income groups.

ICICI Bank launches Sapphire Forex Card for Indian students

- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- Powered by Visa, the card offers a range of benefits aimed at making overseas financial management simpler for students and their parents.

LIC launches agency transformation initiative 'Jeevan Samarth'

- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- To achieve this, Life Insurance Corporation (LIC) has partnered with a global consulting firm, which will undertake this agency transformation project by reviewing its existing agency framework on an end-to-end basis.

Shriram Life Insurance launched Deferred Annuity Plan

- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- With an annuity plan starting at Rs 60,000 a year, the entry age for the plan is from 40 to 75 years and it includes payable with or without Return of Purchase Price.

RBI imposes Rs 1.31 Cr penalty on PNB

- The Reserve Bank of India has imposed a monetary penalty of Rs 1.31 crore on Punjab National Bank for non-compliance with certain directions related to KYC and 'loans and advances.
- The Reserve Bank said it conducted a statutory inspection of the bank concerning its financial position as on March 31, 2022.

ICICI Prudential MF launches India's first oil & gas ETF

- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- The scheme will track the Nifty Oil & Gas TRI, an index that reflects the performance of listed sector companies. This is an open-ended scheme, meaning investors can redeem their units at any time.
- The Nifty Oil & Gas Index comprises a maximum of 15 stocks listed on the National Stock Exchange.

RBI permits banks to use ratings of Brickwork Ratings subject to conditions

- The Reserve Bank of India has permitted banks to use the ratings of Brickwork Ratings India Private Limited, two years after the central bank had instructed its regulated entities that no fresh ratings would be obtained from the firm, which was pulled up by regulators for discrepancies.

Moody's revises outlook on Yes Bank from 'stable' to 'positive'

- Global rating agency Moody's has revised its outlook on Indian private sector lender Yes Bank from "stable" to "positive" on the expectation of a gradual

improvement in its depositor base and lending franchise. This will help improve its core profitability over the next 12-18 months.

- The rating agency also affirmed Yes Bank's "Ba3" long-term (LT) foreign currency (FC) and local currency (LC) bank deposit ratings.

SBI raises Rs 10,000 cr via infra bond issuance

- State Bank of India (SBI) raised Rs. 10,000 crore today at a coupon rate of 7.36% through its sixth infrastructure bond issuance.
- The issue attracted overwhelming response from investors with bids in excess of Rs18,145 crore and was oversubscribed by around 3.6 times against the base issue size of Rs. 5,000 crore.
- The total number of bids received was 120 indicating wider participation with heterogeneity of bids. The investors were across provident funds, pension funds, insurance companies, mutual funds, corporates etc.

PNB launches 'Safety Ring' to enhance security for internet, mobile banking

- State-owned Punjab National Bank (PNB) has introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- This mechanism provides an additional safety layer to minimise potential losses in case of unauthorised access by fraudsters.

SBI introduces online loan facility against MF units via internet banking and YONO App

- State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- This digital solution allows consumers to apply for loans from the comfort of their own homes, with a completely paperless and digital process that is available 24 hours a day, seven days a week.

Jio Financial Services gets RBI nod to become core investment company

- Jio Financial Services has received the nod from the Reserve Bank of India (RBI) to convert into a Core Investment Company (CIC) from a Non-Banking Financial Company (NBFC).
- According to the Reserve Bank of India, a CIC is a specialised NBFC with an minimum asset size of Rs 100 crore.
- Jio Financial Services is the demerged entity of energy-to-telecom conglomerate Reliance Industries Ltd (RIL).

Retail inflation hits 4-month high of 5.08% in June

- Retail inflation, measured by the Consumer Price Index (CPI), accelerated to a four-month high of 5.08 per cent in June 2024, driven by a spike in food inflation to 9.36 per cent due to rising prices of vegetables and pulses.
- This June 2024 reading is also higher than the 4.87 per cent recorded in the same month last year.
- In May 2024, CPI inflation hit a 12-month low of 4.75 per cent, despite food inflation remaining high at 8.7 per cent. Retail inflation stood at 4.87 per cent.

SBI hikes benchmark MCLR rate

- State Bank of India, the country's largest state-run lender, has hiked its marginal cost of funds-based lending rate (MCLR) across buckets by 5 to 10 basis points with effect from 15 July.
- Most loans to corporates, including SMEs, are priced using MCLR as a benchmark. The revision in MCLR reflects the changes in cost of funds.
- The lender hiked the rate for one-month MCLR by five basis points to 8.35 per cent. For one year, MCLR has been hiked by 10 basis points to 8.85 per cent. For the three-year period, it has been raised by five basis points to 9.0 per cent, according to data uploaded on SBI website.

Wholesale Inflation in country rises for 4th consecutive month in June at 3.36 %

- Wholesale inflation in the country rose for the fourth consecutive month in June at 3.36 per cent because of the rise in prices of food articles, especially vegetables and manufactured items.
- The wholesale price index (WPI) based inflation was 2.61 per cent in May. It was (-) 4.18 per cent in June 2023.

Kotak Mahindra Bank integrates physical and digital branches in new distribution structure

- Kotak Mahindra Bank (KMB) has unveiled a new distribution structure, integrating the physical branch network, digital branch channel (encompassing mobile banking and net banking platforms), and voice channel.
- As part of the new distribution structure, the private sector lender appointed Pranav Mishra as the Head of Distribution.

Bajaj Finserv AMC launched Savings+ product for retail investors

- Bajaj Finserv Asset Management has launched a new financial product for retail investors looking to get returns on their idle savings.
- Finserv Savings+ offering seeks to bridge the gap between traditional savings accounts and more lucrative investment options.

NABARD announces 'Agri SURE' fund of Rs 750 Cr under NABVENTURES

- The National Bank for Agriculture and Rural Development (NABARD) has announced an Agri fund for Start-Ups & Rural Enterprises (Agri-SURE), with initial corpus of ₹750 crore to be managed by its wholly owned subsidiary Nabventures.
- While NABARD and the Ministry of Agriculture are contributing ₹250 crore each, the rest ₹250 crore is from other institutions.
- The fund is structured to support about 85 agri start-ups with investment sizes of up to ₹25 crore each by the end of its term.

SBI launches Amrit Vrishti 444-Days Term Deposit With 7.25% Interest Rate

- State Bank of India (SBI) has launched a 444-day term deposit scheme, "Amrit Vrishti", with an interest rate of 7.25 per cent.
- This scheme is available to domestic and non-resident Indian customers and will be effective July 15, 2024. India's largest bank will offer an additional 0.50 per cent to senior citizens on the scheme.

- “The “Amrit Vrishti” scheme is available for investment until March 31, 2025, providing ample opportunity for retail investors to take advantage of the higher interest rates.

IRDAI imposes penalty of Rs 2 crore on Bajaj Finance, Aegon Life Insurance

- The Insurance Regulatory and Development Authority of India (IRDAI) has imposed a penalty of Rs 2 crore on Bajaj Finance and Rs 1 crore on Aegon Life Insurance (now known as Bandhan Life), citing violations of norms.
- The insurance regulator has fined Bajaj Finance Rs 1 crore concerning the reconciliation of commission and professional fees received and reported to the authority. An additional penalty of Rs 1 crore was imposed concerning the maintenance of records of customer documentation.

RBI imposes monetary penalty on Muthoot Finance Limited

- The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹1,90,000 on Muthoot Finance Limited for non-compliance with certain provision of ‘Know Your Customer (KYC) Directions, 2016’ issued by RBI.
- This penalty has been imposed in the 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.

SIDBI to build \$1 b fund for green financing with \$215 m from GCF

- The Small Industries Development Bank of India (SIDBI), which received approval of funding of \$ 215.6 m from the Green Climate Fund, will create a corpus of \$1 billion for ‘financing mitigation and adaptation projects’ (FMAP) of Medium and Small Enterprises (MSMEs).
- The board of the Green Climate Fund, which is an entity set up by the United Nations Framework Convention on Climate Change (UNFCCC), approved a \$200 million loan and \$15.6 million grant for capacity building to SIDBI.

BoB launches Generative AI-powered virtual relationship manager and credit line on UPI

- Bank of Baroda (BoB) has launched a range of digital and technology-led initiatives, including a Generative AI-powered virtual relationship manager (VRM), and credit line on UPI for enhancing payments and banking experience for customers.
- The GenAI-powered VRM, a first-of-its-kind initiative in the Indian banking sector, provides real-time information about the bank’s products and services while also capturing customer requirements for specific banking services.

IRDAI revises its guidelines on commission on long-term motor insurance

- The Insurance Regulatory and Development Authority of India (IRDAI) has revised its guidelines regarding the commission for long-term motor insurance policies.
- Under the updated regulation, insurers are now permitted to provide commissions within the expense management framework for long-term policies. For three-year comprehensive motor insurance policies for four-wheelers, the

commission cap was originally set at 15% for the first year, 10% for the second year, and 5% for the third year.

RBI introduces PCA framework to improve financial health of UCBs

- The Reserve Bank of India (RBI) has prescribed a Prompt Corrective Action (PCA) framework for relatively weak urban co-operative banks (UCBs), with deposits above ₹100 crore (upper tier category), to nurse them back to health.
- As per the framework, a financially unsound and ill-managed UCB can be brought under PCA if it breaches the risk thresholds of identified indicators pertaining to capital and profitability (net profit).
- Currently, there are around 1,500 UCBs in the country. RBI classifies UCBs as Tier-I (deposits up to ₹100 crore); Tier-2 (more than ₹100 crore and up to ₹1,000 crore); Tier-3 (deposits more than ₹1,000 crore and up to ₹10,000 crore); and Tier-4 (above ₹10,000 crore). Tiers 2 to 4 come under the upper Tier.

ADB Approves Support to Improve Urban Mobility in India

- The Asian Development Bank (ADB) has approved a \$200 million loan to expand metro rail corridors and improve transport connectivity in Nagpur, India.
- The Nagpur Metro Urban Mobility Project will improve transport connectivity within and to Nagpur's new and growing urban areas. The project will finance the extension of four metro rail corridors in Nagpur.

Amazon Pay, Adyen, BillDesk secure cross-border payment licence from RBI

- Three payment companies have secured the cross-border payment aggregator licence from the Reserve Bank of India (RBI).
- These are Mumbai-based merchant payment company BillDesk, Amazon Pay, and global payments major Adyen.
- They joined Bengaluru-based payment aggregator Cashfree in the list of licence holders. Cashfree was the first company to secure the PA-cross border licence.
- All five players are also payment aggregator licence holders which enables them to offer merchant payment services in the domestic market too.

Insurtech startup Covrzy gets broking license from IRDAI

- Bengaluru-based Insurtech startup Covrzy has been granted a direct broking (general) license by the Insurance Regulatory and Development Authority of India (IRDAI).
- This enables Covrzy to operate as a direct insurance broker in India, offering a full spectrum of business insurance solutions.

SEBI launches SEVA Chatbot for Investors

- The capital market regulator, the Securities and Exchange Board of India (SEBI) has introduced SEBI's Virtual Assistant (SEVA) chatbot to help investors of the securities market.
- The SEVA Chatbot is an artificial intelligence-enabled chatbot that will answer certain investors' questions.

Shriram Capital gets RBI nod to launch ARC

- Chennai based Shriram Capital has received in-principle approval for its asset reconstruction company (ARC) from the Reserve Bank of India (RBI).
- The company had submitted the application to the Reserve Bank of India (RBI) in November 2023.
- The ARC will be a 100 percent subsidiary of Shriram Capital.

NIIT IFBI launches 'ACE Banker Program' in collaboration with HDFC Bank

- NIIT Institute of Finance, Banking and Insurance (NIIT IFBI), a subsidiary of NIIT, has launched the ACE Banker Program in collaboration with HDFC Bank.
- A key component of NIIT's Talent Pipeline as a Service (TPaaS) initiative, this programme aims to recruit and train customer service professionals for HDFC Bank.

Budget 2024

Govt's expenditure Budget 2024 on major items

- Defence: 4,54,773 cr
 - Rural Development: 2,65,808 cr
 - Agriculture and Allied Activities: 1,51,851 cr
 - Home Affairs: 1,50,983 cr
 - Education: 1,25,638 cr
 - IT and Telecom: 1,16,342 cr
 - Health: 89,287 cr
 - Energy: 68,769 cr
 - Social Welfare: 56,501 cr
 - Commerce & Industry: 56,501 cr
-
- Budget focus on **employment, skilling, MSMEs and middle class**
 - Finance Minister Nirmala Sitharaman announced that the government will provide Rs **11.11 trillion towards infrastructure spending in 2024-25.**
 - **Rs 2 lakh crore** package announced for five schemes aimed at facilitating employment and skilling
 - Allocation of **1.48 lakh crore** under five schemes for education, employment and skilling
 - First priority is productivity and resilience in agriculture
 - 1 crore farmers will be initiated into natural farming
 - Rs 1.52 trillion provision for Agri and Allied sectors

- Government announces financial support for loans up to **Rs 10 lakh for higher education**
- Five schemes to focus on 4.1 crore youth over 5 years with a central outlay of Rs 2 trillion
- Govt enhances limit of **MUDRA** loans to **Rs 20 lakh From 10 lakh**
- Budget provides **Rs 2.66 lakh crore for rural development**
- **12 industrial parks** will be sanctioned
- Govt announces **Rs 2.2 lakh crore** push to make **housing more affordable**
- **100 branches of India Post Payments Bank** to be set up in **North East**
- FinMin proposes transit-oriented development plans for cities with Rs 30 lakh
- Fiscal deficit estimated at **4.9% of GDP**
- Govt to increase **10 to 15% on PCBA on specific telecom equipment**
- Fiscal deficit for FY25 further brought down to 4.9 from 5.1% in interim Budget
Total receipts estimated at **Rs 32.07 trillion, expenditure at Rs 48.21 trillion** in FY25
- FM announces changes in new tax regime — Standard deduction proposed to increased to **Rs 75,000 from Rs 50,000**
- Angel tax abolished, Corporate tax rate on foreign companies **has been reduced to 25 per cent.**
- Finance Minister hiked the tax on long-term capital gains **from 10 per cent to 12.5 per cent**, short-term capital gains will attract 20 per cent tax from 15%.
- **PM Suryaghar Muft Bijli Yojana** has been launched to install rooftop solar panels to enable 1 crore households to obtain **free electricity upto 300 units each month**
- The defense outlay has been set **at Rs 4.56 lakh crore**, compared to Rs 4.55 lakh crore previously.
- FinMin announces flood assistance for Bihar, Himachal, Assam, Uttarakhand and Sikkim

The tax structure will be revised as follows:-

- Income up to 3 lakh — No tax
- Rs 3-7 lakh — 5 per cent
- Rs 7-10 lakh — 10 per cent
- Rs 10-12 lakh — 15 per cent
- Rs 12-15 lakh — 20 per cent

- Income above 15 lakh — 30 per cent

Note-Salaried employee in new tax regime will save up to Rs 17,500 in income tax

Nine priorities for this year and coming years

- Productivity and resilience in Agriculture
- Employment and skilling
- Inclusive HRD and social justice
- Mfg & services
- Urban development
- Energy security
- Infra
- Innovation, R&D
- Next generation reforms

All that govt has announced for urban development

- **Stamp Duty:** Encouraging states to lower stamp duties for properties purchased by women
- **Street Markets:** Envisioning a scheme to develop 100 weekly 'haats' or street food hubs in select cities
- **Transit Oriented Development:** Transit Oriented Development plans for 14 large cities with a population above 30 lakh
- **Water Management:** Promote water supply, sewage treatment and solid waste management projects and services for 100 large cities through bankable projects

FM Sitharaman announces 3 schemes for employment linked incentives

- First timers (one month wage to new entrants in all formal sectors.)
- job creation in manufacturing (incentive to employees and employers wrt EPFO guidelines)
- Support to employees (additional employment in all sectors, scheme to incentive additional employment of 50 lakh people)

Financial aid to Bihar

- "We will support the development of an industrial nod at Gaya in Bihar.
- It will catalyse the development of the easter region.
- We will also support the development of road connectivity projects- Patna - Purnea expressway, Buxar- Bhagalpur highway, Bodhgaya- Rajgir-Vaishali-

Darbhanga and an additional two-lane bridge over river Ganga in Buxar for Rs 26,000 crores.”

Here's all what Andhra is getting from Modi 3.0's Budget

- Financial support of Rs 15,000 crores will be arranged in FY 24-25
- Completion of Polavaram Irrigation Project ensuring food security of the nation
- Essential infrastructure such as water, power, railways and roads in Kopparthi node on the Vishakhapatnam-Chennai Industrial Corridor and Orvakal node on Hyderabad-Bengaluru Industrial Corridor.

Chapter 15: Committee

Committee	Headed by	Purpose
The 46th session of UNESCO World Heritage Committee session	India, New Delhi	The event will be attended by over 2,500 delegates from State Parties, advisory bodies, senior diplomats, heritage experts, scholars, and researchers from 195 countries.
The Reserve Bank of India (RBI) has set up a committee	Indian Banks' Association chief executive Sunil Mehta	To review the fee structure for white-label ATMs (WLAs) .
The 46th World Heritage Committee session of UNESCO	New Delhi	The Committee, which meets annually, manages all matters related to World Heritage sites and decides on new sites to be added to the World Heritage list .

Chapter 16: Defence News

DRDO unveils indigenous light tank Zorawar

- India has unveiled its first indigenously designed and developed light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions.

- Developed in a record time of under two years in response to Chinese armoured deployments in Eastern Ladakh, the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- The project at the L&T production facility in Hazira with the Zorwar carrying out high speed ground tests and showcasing its ability to transverse high incline slopes.

Goa Shipyard Launches First Indigenous P1135.6 Frigate 'Triput'

- In a significant achievement for India's naval capabilities and the 'Atmanirbhar Bharat' initiative, Goa Shipyard Ltd (GSL) successfully launched the first indigenous P1135.6 Frigate, named Triput.
- This marks the first time these vessels are being constructed indigenously in India.
- Triput is the first of two P1135.6 Class Frigates being built at GSL. The 124-meter-long ship can reach speeds of 28 knots at a displacement of approximately 3200 tonnes and is equipped with advanced state-of-the-art weaponry and sensors.

INS Tabar reaches Saint Petersburg for Russian Navy Day celebrations

- Indian Navy's frontline frigate, INS Tabar arrived at Saint Petersburg to participate in the 328th Russian Navy Day celebration.
- The ship, part of the Indian Navy's Western Fleet which is based at Mumbai under the Western Naval Command, was given a "warm welcome" by the Russian Federation Navy (RuFN).

Defence Exercise	Between	About
The 29th edition of Rim of the Pacific (RIMPAC) exercise	India, Australia, Belgium, Brazil, Brunei, Canada, Chile, Colombia, Denmark, Ecuador, France, Germany, Indonesia, Israel, Italy, Japan, Malaysia, Mexico, Netherlands, New Zealand, Peru, South Korea, the Philippines, Singapore, Sri Lanka, Thailand, Tonga, United Kingdom and the USA.	The Exercise is being held under the theme of Partners: Integrated and Prepared, which runs until August 1.
13th edition of Joint Military Exercise MAITREE	India and Thailand	The Indian Army contingent comprising 76 personnel is being

		represented mainly by a Battalion of the Ladakh Scouts along with personnel from other arms and services .
Malabar Naval Exercise	India, United States, Japan, and Australia	The 28th edition of the Malabar exercise , with a major focus on advanced anti-submarine warfare , will be conducted on India's eastern seaboard in October to further enhance military interoperability among the four countries.
Birlestik-2024	Kazakhstan, Kyrgyzstan, Uzbekistan, and Tajikistan, with Turkmenistan notably absent. Additionally, Azerbaijan , a Caucasus country, is participating in these exercises.	The exercises will focus on " liberating an island captured by terrorists " and conducting operations to ensure maritime security and protect critical infrastructure.
Exercise Pitch Black 2024	An Indian Air Force and Australia	The exercise will be focusing on Large Force Employment warfare aimed at strengthening international cooperation and shall facilitate experience with the IAF Su-30 MKI operating alongside the F-35, F-22, F-18, F-15, Gripen, and Typhoon fighter aircraft .
The 21st multinational KHAAN QUEST exercise	Indian Army and Mongolia	Khaan QUEST is an annual multinational military exercise co-sponsored by the U.S. Indo-Pacific Command and hosted annually by

		the Mongolian Armed Forces to promote regional peace and security in the region.
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Chapter 17: Sports News

Virat Kohli, Rohit Sharma & Ravindra Jadeja announces retirement from T20Is

- India captain Rohit Sharma and Virat Kohli has announced retirement from T20 international cricket after winning the World Cup final against South Africa.
- India all-rounder Ravindra Jadeja has also announced his retirement from T20 internationals.

BCCI announces Rs 125 Cr Prize Money for Team India after T20 World Cup win

- The Board of Control for Cricket in India (BCCI) has announced a massive Prize Money of 125 crore rupees for Team India after winning the ICC Men's T20 World Cup 2024.
- Rohit Sharma-led Team India has created history by becoming the first team to ever win the T20 World Cup not having lost a single game throughout the the tournament.
- The ICC (International Cricket Council) had already announced a record prize pool of \$11.25 million for the T20 World Cup 2024.

Former world chess champion V Anand wins Leon Masters for 10th time

- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time .
- He defeated Jaime Santos Latasa of Spain in the final 3-1 played at Leon in Spain to win the 2024 Leon Masters.
- Five-time world champion Viswanathan Anand has previously won the Leon Masters in 1996, 1999, 2000, 2001, 2005, 2006, 2007, 2011, 2016, and 2024.

India's Jyothi Yarraji wins Gold in Women's 100m Hurdles at National Inter State Senior Athletics Championships

- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula.
- Jyothi won with a timing of 13.06 seconds. While in Men's 110m Hurdles, Tejas Shirse won the gold medal with a timing of 13.54 seconds.

India tops U-23 Asian Wrestling Championships in Jordan

- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan.
- Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- Abhimanyu in the 70 kg category, Jointy Kumar in 92 kg, Sahil Jaglan in 97 kg and Anirudh Kumar in the 125 kg category bagged the gold medals.

Kolkata, Kokrajhar, Jamshedpur & Shillong to host 133rd Durand Cup

- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- The 133rd edition of the Durand Cup will begin on 27 July 2024 and end on 31 August 2024.
- The final is being played at the Vivekananda Yuba Bharati Krirangan (Salt Lake Stadium) in Kolkata, West Bengal.

Dhruv Sitwala win Asian Billiards Championships

- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia.
- Dhruv set the tone for the match with an impressive start, scoring 103 points, while Advani struggled to get on the board, finishing with no points.

Viswanathan Anand crowned Leon Masters champion for the 10th time

- Viswanathan Anand, the five-time world champion, showcased his exceptional skills once again by defeating Jaime Santos Latasa from Spain with a score of 3-1 in the finals, securing his 10th victory at the Leon Masters.
- The 54-year-old Anand demonstrated that this tournament remains one of his preferred hunting grounds, having won his first title here 28 years ago in 1996.

Lewis Hamilton wins British Grand Prix to End 3-Year Drought

- Lewis Hamilton held off Max Verstappen in the British Grand Prix at Silverstone for a first victory since Saudi Arabia in 2021.
- Lando Norris of McLaren was third. Oscar Piastri of McLaren was fourth with Carlos Sainz of Ferrari sixth and Nico Hulkenberg of Haas seventh.

Vinesh Phogat wins Gold at Grand Prix of Spain

- India's two-time Olympian Vinesh Phogat has won the gold medal in the women's 50kg category in the Grand Prix of Spain international continental wrestling championship.
- Vinesh defeated Mariia Tiumerekova – former Russian grappler now competing as an Individual Neutral Athlete – 10-5 in the final encounter to bag the yellow metal.

Gagan Narang named as new Chef-De-Mission in Paris Olympics 2024

- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- He will replace MC Mary Kom.

Jasprit Bumrah, Smriti Mandhana named ICC Player of the Month for June

- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.

Adani Group announced as Principal Sponsor for Indian Team at 2024 Paris Olympics

- Gautam Adani, the chairman of the Adani Group, has announced that the conglomerate will be sponsoring the Indian team travelling to Paris for the 2024 Olympics Games.
- With the Indian contingent in the last leg of its preparations for the 2024 Olympics, the Adani Group has pledged its whole-hearted support to the champions of the nation through a campaign with the theme #DeshkaGeetAtOlympics.

Tasnim Mir & Mannepli won singles title at 2024 BWF Reunion Open

- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. However, India had to settle for a silver in the men's doubles.
- Tharun Mannepli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan in straight sets 21-15, 21-15 in the final.
- It was the second international title for Tharun Mannepli. Earlier, he had won the singles title of the Kazakhstan International Challenge held in April 2024.

Shooter Sabeera Haris wins Bronze in Shotgun Junior World Cup

- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- Sabeera shot 29 out of 40 targets in the final.

James Anderson retires from Test Cricket

- James Anderson has bid adieu to Test cricket for England. The veteran speedster has brought down curtains to his celebrated career, which spanned 21 years.
- The 41-year-old bowler's illustrious career, spanning an impressive 21 years, came to a close at the very ground where it all began – the iconic Lord's Cricket Ground in London.

World Championship of Legends 2024: India Champions Clinch Title with over Pakistan Champions

- In a pulsating finale of the World Championship of Legends 2024, India Champions emerged victorious by defeating arch-rivals Pakistan Champions by five wickets here at Edgbaston.
- Pakistan Champions, after winning the toss, elected to bat first. The Pakistani innings got off to a solid start with Kamran Akmal (24 off 19) and Maqsood (21 off 12) providing an early burst of runs. However, the Indian bowlers managed to keep the scoring in check with regular wickets.

Spain defeats England 2-1 to clinch record 4th European Soccer Championship Title

- In Football, Spain won its record fourth European soccer championship after defeating England 2-1 in the finals of Euro 2024 in Berlin.
- Nico Williams provided the first goal for Spain, scoring less than two minutes into the second half after a scoreless opening.

Thomas Muller Retires from International Football

- Thomas Müller, the German football icon, has announced his retirement from international football following the conclusion of Euro 2024.
- The 34-year-old featured in his eighth and last tournament on July 5, in Germany's 2-1 quarter-final defeat by Spain, where he was brought on as a substitute in the 80th minute.

Shaurya Bawa won bronze at World Junior squash

- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- Bawa lost 5-11 5-11 9-11 to last year's runner-up Zakaria in a thrilling 41-minute semifinal contest.

India Shines at 35th International Biology Olympiad 2024 in Kazakhstan

- The Indian team, which participated at the 35th International Biology Olympiad (IBO) 2024 achieved remarkable success, with one student winning a GOLD medal and three students securing SILVER medals.
- Vedant Sakre from Mumbai, Maharashtra won a gold medal.
- While Ishan Pednekar from Ratnagiri, Maharashtra, Shrijith Sivakumar from Chennai, Tamil Nadu and Yashashwi Kumar from Bareilly, Uttar Pradesh bagged a silver medal each.

India's Paris Olympics Contingent Finalized: 117 Athletes, 140 Support Staff Ready

- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials.
- The games will begin from 26th July to 11th August.
- Athletics will make for the biggest group in the contingent with 29 names followed by shooting 21 and hockey 19.

ICC honoured Six Nations with ICC Development Award for 2023

- The International Cricket Council (ICC) has honoured six nations in associate cricket with the ICC Development Award for 2023.
- Mexico, the South American country known for its excellence in the world of football, has now been honoured for its excellence in Cricket.
- Oman, the Netherlands, the United Arab Emirates, Nepal, and Scotland are other emerging countries that got this honour from the ICC for their efforts in the sport during the last calendar year.

CSK to establish Super Kings Academy in Sydney

- Chennai Super Kings (CSK) have always shared a special bond with Australia and had players like Michael Hussey, Matthew Hayden, Shane Watson and many more.
- The association is set to take a new dimension with the launch of Super Kings Academy in Sydney.
- This will be the Super Kings Academy's third international destination following centres in USA (Dallas) and UK (Reading) apart from India.

Kavin Quintal becomes 1st Indian Rider at World Superbike Championships

- Rider Kavin Quintal is all set to make a historic debut at the WorldSBK SSP300 competitions and become the first Indian rider to participate in a World Superbike Championship.
- The 19-year-old Chennai star, Kavin Quintal, will be filling in for the Irish team's main rider, Spaniard Daniel Mokeda, who suffered an injury after leading the Supersport 300 class, in an unfortunate crash that paved the way for the Irish team to rope in Kavin Quintal.

AIFF awards 2024: Chhangte, Indumathi win top male and female awards

- India and Mumbai City FC winger Lallianzuala Chhangte and national women's team midfielder Indumathi Kathiresan won the All India Football Federation's (AIFF) male and female Player of the Award respectively.
- The awards were given at a function organised by the national football federation.
- The 27-year-old Chhangte recently extended his contract with Mumbai City FC until the end of the 2026/27 season.

All AIFF Award Winners for 2023-24

Men's Player of the Year	Lallianzuala Chhangte
Women's Player of the Year	Indumathi Kathiresan
Promising Men's Player of the Year	David Lalhlansanga
Promising Women's Player of the Year	Neha
Men's Coach of the Year	Khalid Jamil
Women's Coach of the Year	Sukla Dutta
Referee of the Year	Ramachandran Venkatesh
Assistant Referee of the Year	Ujjal Halder

Yuki Bhambri, Albano Olivetti clinch Men's Doubles Title at ATP Swiss Open

- India's Yuki Bhambri and his French partner Albano Olivetti clinched the men's doubles title at the Swiss Open ATP Tour tennis tournament defeating French pair of Ugo Humbert and Fabrice Martin in the final in Gstaad, Switzerland.
- This was the third ATP doubles title for the 32-year-old Bhambri.
- The pair of Bhambri and Olivetti, beat their French opponents 3-6 6-3 10-6 to win the title. This is the year's second ATP Tour title for the Indo-French pair.

India's Kush Maini wins his first-ever Formula 2 Sprint Race at Hungarian GP

- India's Kush Maini won his maiden Formula 2 Sprint Race at the Hungarian Grand Prix after initial winner Richard Verschoor's was disqualified due to a technical infringement.
- Following the top of podium finish, the 23-year-old Invicta racing driver added 10 points to his season tally.

Oscar Piastri wins Formula 1 Hungarian Grand Prix 2024

- Oscar Piastri won his first Formula One race after completing a McLaren one-two with Lando Norris at the Hungarian Grand Prix 2024.
- Lewis Hamilton finished third behind the papaya-colored pair for his record-extending 200th career podium.

Sania Mirza, Mary Kom & Rannvijay Singh join 'Play Sports' as brand ambassadors

- Six-time Grand Slam winner and former World No. 1 in women's doubles Sania Mirza, six-time World Champion and Olympic bronze medallist MC Mary Kom and actor Rannvijay Singha have joined 'Play Sports' as brand ambassadors.
- Play Sport's objective is to create a sustainable sports eco system in India by working with schools, developing sports, managing sports infrastructure, running academies and scouting talent from grassroots.

PR Sreejesh to retire from international hockey after Paris Olympics 2024

- India veteran goalkeeper PR Sreejesh is set to retire from international hockey after the Paris Olympics, starting later this month.
- Sreejesh will take part in his fourth Olympic Games in Paris and will be hoping to sign off by adding to his bronze medal from the 2020 edition in Tokyo.

Nuno Borges beat Nadal to Lift Swedish Open Men's Singles Trophy

- In Swedish Open Tennis, Nuno Borges of Portugal defeated Spaniard Rafael Nadal in the final, 6-3, 6-2, to win the men's singles tennis title at Bastad in Sweden.
- It was Borges's first ATP Tour title.
- He became the second Portuguese player in the Open Era to win a main tour singles title, after João Sousa. It was also Nadal's first final since the 2022 French Open.

Scotland's Charlie Cassell Sets ODI Record; Takes 7 Wickets for 21 against Oman

- In the ICC Men's Cricket World Cup League 2, Scotland fast bowler Charlie Cassell scripted history on his debut breaking an all-time ODI record by taking 7 wickets for 21 against Oman, in Dundee.

Andy Murray to retire from professional tennis after Paris Olympics

- Andy Murray from UK has said the tennis tournament in the Paris Olympics will be the last of his professional career.
- Murray, who became the first man to win two singles Gold medals at the Olympics.

IOA ropes in BPCL as principal sponsor for four years

- The Indian Olympic Association (IOA) has named Bharat Petroleum Corporation Limited (BPCL) as its official principal sponsor for four years, starting with the Paris Olympics till the 2028 Los Angeles Games.
- The collaboration between BPCL, a Maharatna company, and IOA will also encompass the Commonwealth Games, Asian Games, Summer Youth Olympics, Winter Olympics, and Winter Youth Olympics.

- As part of this collaboration, BPCL will launch series of campaigns designed to support the Indian contingent heading to Paris.

French Alps to Host 2030 Winter Olympics and Paralympic Games

- The International Olympic Committee (IOC) announced that the French Alps will host the Winter Olympic and Paralympic Games in 2030.
- The announced plans are conditional based on the guarantees given by French President Emmanuel Macron that the new office being formed in the country after 2024 will underwrite all the organisational guarantees that must still be signed.

Real Madrid become first football club in world to report €1 billion in revenue

- Real Madrid have become the first football club to report revenue generation of over €1 billion (\$1.08bn).
- As per the financial report for 2023-24, the La Liga giants Real Madrid made €1.073bn in revenue, registering a rise of 27% and a total gain of €230 million. The revenue statement did not include player transfers.
- They also registered after-tax profits of €16m, 32% higher than last season.

2024 Paris Olympics Opening Parade held on River Seine, Paris

- The 33rd Summer Olympics opened with a first-of-its-kind opening ceremony in the French capital city of Paris on 26 July 2024.
- For the first time in the Summer Olympics' history, the traditional opening ceremony was not held in a stadium but in the open on the Seine.
- Out of the 117-strong Indian side, 78 participated in the opening ceremony. The Indian contingent was led by four-time Olympian table tennis player Sharath Kamal and two-time Olympian badminton player P.V. Sindhu.

Manu Bhaker wins Bronze, becomes 1st Indian woman to clinch shooting medal

- Manu Bhaker opened India's accounts at Paris Olympics with a historic bronze in 10m air pistol event, becoming India's first woman shooter to win Olympic medal.
- Manu became only the fifth shooter after Abhinav Bindra, Rajyavardhan Singh Rathore, Vijay Kumar and Gagan Narang to win an Olympic medal in shooting.
- Gold Medal - Ye Jin (South Korea) with 243.3 points
- Silver Medal - Kim Yeji (South Korea) with 241. Points

Sri Lanka clinch maiden Women's Asia Cup title with comprehensive win over India

- Sri Lanka secured their first-ever Women's Asia Cup title, defeating the defending champions India in front of an ecstatic home crowd.
- In the final of the 9th Women's Cricket Asia Cup played at the Rangiri Dambulla International Stadium in Dambulla, Sri Lanka the host beat India by 8 wickets with 8 balls to spare.

Jiya Rai becomes World's Youngest & Fastest Female Para Swimmer to Swim Solo Across English Channel

- Para swimmer Jiya Rai has become the world's youngest and fastest female para swimmer to swim solo across the English Channel successfully.

- The 16-year-old covered the 34 km stretch, from Abbots Cliff in England to Pointe de la Courte-Dune in France, in 17 hours and 25 minutes.

All 5 Indian Participants Bag Medals at 54th International Physics Olympiad 2024

- The Indian delegation has achieved remarkable success at the 54th International Physics Olympiad 2024, held in Isfahan, Iran.
- All five Indian participants bagged medals, including 2 gold and 3 silver medals.
- Rhythm Kedia from Chhattisgarh and Ved Lahoti from Madhya Pradesh bagged gold medals.
- Whereas Akarsh Raj Sahay from Maharashtra, Bhavya Tiwari from Uttar Pradesh, and Jaiveer Singh from Rajasthan were honoured with silver medals.
- A total of 193 students from 43 countries participated in the competition.
- In the country-wise medal tally, India was placed in the fourth position, jointly with Vietnam. China came at the top, followed by Russia and Romania at second and third position, respectively.

India to host T20 Asia Cup 2025, 2027 edition in ODI format in Bangladesh

- India will host the next edition of the men's Asia Cup cricket tournament in T20 format in 2025 as a pre-cursor to the T20 World Cup scheduled in the country in 2026.
- Traditionally, the Asia Cup serves as a preparatory event for the global tournament and is played in the same format as the upcoming World Cup.

Indian Team wins 4 medals at 56th International Chemistry Olympiad

- In the 56th International Chemistry Olympiad, the Indian team won one Gold, two Silver and one Bronze medal. The Competition was held in Riyadh city of Saudi Arabia.
- Devesh Bhaiyya from the Jalgaon district of Maharashtra won gold.
- While Mumbai's Avanish Bansal and Hyderabad's Harshin Posina grabbed silver medals.

Shooter Manu Bhaker & Sarabjot win historic bronze at Paris Olympics

- Shooter Manu Bhaker teamed up with Sarabjot Singh to win the bronze medal in the 10m air pistol mixed team shooting event.
- In the bronze medal match held at the National Shooting Center in Chateauroux, Paris, Manu Bhaker and Sarabjot Singh defeated the South Korean pair of Oh Ye Jin and Wonho Lee 16-10.

Chapter 18: Book and Author

Book	Author
"Venkaiah Naidu - Life in Service"	Authored by S Nagesh Kumar

"Celebrating Bharat - The Mission and Message of M Venkaiah Naidu as 13th Vice-President of India",	Authored by I.V. Subba Rao
"Mahaneta - Life and Journey of M. Venkaiah Naidu"	Authored by Sanjay Kishore
'Power Within: The Leadership Legacy of Narendra Modi'	Written by Dr R Balasubramaniam

Chapter 19: Important Day

Date	Day	Theme/Importance
30 June	World Asteroid Day	To raise awareness about asteroids and the potential hazards they pose to our planet.
30 June	International Day of Parliamentarism	Theme 2024 - Parliamentary diplomacy: Building bridges for peace and understanding.
1 July	National Doctor's Day	Theme 2024 - Healing Hands, Caring Hearts.
1 July	National Postal Worker Day	It is commemorated to recognize the contributions of all individuals within the postal service, from clerks and drivers transporting letters to distant locations, to delivery partners.
1 July	GST Day	This comprehensive indirect tax was introduced to simplify the complex web of taxes previously levied by central and state governments.
2 July	World Sports Journalists Day	This day is marked to honour the outstanding work of journalists in the field of sports journalism. Over the years, many sports media professionals have been honoured for their accomplishments on this special day.

2 July	World UFO Day	This extraordinary day is all about studying the Unidentified Flying Objects (UFOs) and bringing people together to discuss possibilities of life beyond Earth.
3 July	International Plastic Bag Free Day	Objective - To raise awareness about the problem of plastic pollution. It also emphasises the significant threat plastic poses to ecosystems, particularly affecting terrestrial and marine species.
3 July	Disobedience Day	Disobedience Day invites us to reflect on the profound impact of civil disobedience throughout history and its relevance in contemporary society.
4 July	Jackfruit Day	The tropical fruit is a popular meat substitute for those who are trying to follow a plant-based diet. It is high in vitamins and antioxidants, making it a great addition to any diet.
4 July	US Independence Day	The US celebrates Independence Day on July 4 every year, which is a national holiday commemorating the country's declaration of Independence from Great Britain in 1776.
6 July	World Zoonoses Day	Theme 2024 - One World, One Health: Prevent Zoonoses"
6 July	International Kissing Day	International Kissing Day helps us understand the main motive behind the gesture. It can show how much a person means to you. You can express your love and feelings for a person by kissing them.
7 July	World Kiswahili Language Day	Theme 2024 - Kiswahili: Education and Culture of Peace

9 July	National Dimples Day	This lighthearted day encourages everyone to embrace their dimples, whether natural or drawn on for fun, and spread happiness through their cheerful grins.
9 July	National Sugar Cookie Day	This sweet occasion pays homage to the simple yet irresistible sugar cookie, a beloved treat enjoyed by people of all ages.
10 July	Global Energy Independence Day	Objective - To promote awareness for alternative forms of energy.
10 July	Chronic Disease Awareness Day	Chronic refers to something that happens continuously for a prolonged period of time. Hence, a chronic disease or chronic health condition is a disease lasting for more than three months.
10 July	National Fish Farmer's Day	National Fish Farmer's Day is celebrated on 10th July every year to recognize and appreciate the invaluable contributions of fish farmers, aquaculture industry professionals and other stakeholders towards ensuring a sustainable and thriving fisheries sector.
11 July	World Population Day	Theme 2024 - Leave no one behind, count everyone
16 July	World Snake Day	It is dedicated to raising awareness about the diverse and often misunderstood reptiles. The day aims to educate the public about the role snakes play in ecosystems, dispel myths, and promote conservation efforts.
16 July	National Cherry Day	The origins of National Cherry Day can be traced back to the cherry-growing regions where farmers and

		communities would come together to harvest and enjoy the fresh cherries of the season.
17 July	World Day for International Justice	It is a day dedicated to promoting international criminal justice and honouring the fight against impunity for the most serious crimes that affect the international community.
17 July	World Emoji Day	The main objective of World Emoji Day is to promote and celebrate the widespread use of emojis , which have become an integral part of modern communication.
18 July	Nelson Mandela International Day	Theme 2024 - Combatting poverty and inequality is in our hands.
18 July	World Listening Day	Theme 2024 - Listening to the Weave of Sound
19 July	National Football Day	Football is a popular sport in North America. The sport is recognized as 'football' in the United States and Canada , but it is also known as 'gridiron' or 'American football' in other parts of the world.
20 July	International Moon Day	Theme 2024 - Illuminating the Shadows
22 July	Pi Approximation Day	A casual and enjoyable approach to honouring mathematics and the intriguing characteristics of π is to observe Pi Approximation Day.
22 July	World Brain Day	Theme 2024 - Brain Health and Prevention
23 July	National Vanilla Ice Cream Day	National Vanilla Ice Cream Day is celebrated every year on July 23 and marks a special occasion for the simple, yet all-time favorite dessert.
23 July	National Broadcasting Day	It is a day to remember and appreciate the impact of radio as a

		medium of communication, entertainment, and education.
24 July	National Income Tax Day	This day commemorates the historical evolution of tax administration in India and the ongoing reforms that aim to enhance tax compliance and simplify the process for taxpayers.
25 July	World Drowning Prevention Day	Theme 2024 - Anyone can drown, no one should
25 July	World Embryologist Day	It gives us a chance to recognise the amazing work that embryologists from the past and present have accomplished.
26 July	Kargil Vijay Diwas	On this day, in the year 1999, India successfully outed Pakistani Forces from their occupied positions on the mountain tops of Northern Kargil District in Ladakh.
27 July	CRPF Raising Day	It was on this day the central government's largest paramilitary force, CRPF was raised as Crown Representative Police in 1939 by the British rulers of India.
27 July	World Hepatitis Day	Theme 2024 - It's Time for Action
29 July	International Tiger Day	Objective - To raise awareness about the magnificent but endangered animal.
30 July	World Day Against Trafficking In Persons	Theme 2024 - Leave No Child Behind in the Fight Against Human Trafficking
31 July	World Ranger Day	Theme 2024 - 30 by 30

Chapter 20: Science & Technology

Russia approves schedule for creation of Russian Orbital Station by 2033

- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- The scientific and energy modules will be launched first in 2027, and three other core modules, namely the universal nodal, gateway, and base modules, will be launched by 2030. and two other target modules are scheduled to be launched by 2033.

China launches new Earth observation satellite

- China sent a new Earth observation satellite into space from the Taiyuan Satellite Launch Center in north China's Shanxi Province.
- The Gaofen-11 05 satellite was launched by a Long March-4B carrier rocket and entered the planned orbit successfully.
- The satellite will be used in a variety of fields including land surveys, urban planning, road network design, and crop yield estimation. It will also help in land ownership verification and even aid in disaster prevention and mitigation.
- The launch marked the 528th flight mission of the Long March carrier rocket series.

Chapter 21: Obituary

Person	About
Former Indian midfielder Bhupinder Singh Rawat	A darling of the crowd for his speed and ability to cut through the rival defence despite his diminutive figure, Rawat was nicknamed " Scooter " by the fans.
Veteran Actor Smriti Biswas	Biswas made her acting debut with the 1930 Bengali film Sandhya and appeared last in the 1960 movie Model Girl .
Jon Landau, Oscar-winning producer on 'Titanic' and 'Avatar'	Landau's partnership with Cameron led to three Oscar nominations and a best picture win for 1997's "Titanic" . Together the pair account for some of the biggest blockbusters in movie history, including "Avatar" and its sequel, "Avatar: The Way of Water" .
Kannada Actress Aparna	In the 1990s, Aparna started working as a radio jockey in All India Radio and a presenter in DD Chandana .

	She later worked in hit television serials such as Moodala Mane and Preethi Illada Mele , among others.
Renowned cardiac surgeon Dr MS Valiathan	Dr Valiathan was an alumnus of the first batch of Government Medical College Thiruvananthapuram, after which he attended the University of Liverpool. In 1960, he was awarded a fellowship at the Royal College of Surgeons of Edinburgh and England .
Renowned agriculturist Kamala Pujari	The government of India had accorded the prestigious Padma Shri on her for her contribution to the agriculture sector, in 2019 .
Former Indonesia Vice President Hamzah Haz	Hamzah Haz, the vice-president of Indonesia from 2001 to 2004. Serving under President Megawati Soekarnoputri, Hamzah was also a key figure in the Development Planning Party (PPP).


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