Monthly

Current Affairs

ONE-LINER GK Digest



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MONTHLY GK DIGEST: OCTOBER 2024

INTERNATIONAL NEWS

UN GENERAL ASSEMBLY ELECTED 18 MEMBERS TO THE HUMAN RIGHTS COUNCIL FOR THE 2025-2027

- UN General Assembly elected 18 members to the Human Rights Council for the 2025-2027 term.
- The elected countries are Benin, Bolivia,
 Colombia, Cyprus, Czechia, Democratic Republic

of the Congo, Ethiopia, Gambia, Iceland, Kenya, Marshall Islands, Mexico, North Macedonia, Qatar, Republic of Korea, Spain, Switzerland, and Thailand.

- These members will serve three-year terms starting January 1, 2025.
- The election was conducted via a secret ballot, ensuring a fair and transparent process.

ON 16 OCTOBER, THE FIRST ASEAN-INDIA TRACK 1 CYBER POLICY DIALOGUE HELD IN SINGAPORE

Published on October 17, 2024

- The dialogue, themed "Advancing Digital Transformation and Strengthening Cybersecurity Cooperation",.
- The theme aimed to bolster the ASEAN-India Comprehensive Strategic Partnership by discussing cyber threat landscapes, national cyber policies, threat assessment, and recent ICT developments at the UN.
- Key highlights included exploring cooperation in capacity building and training and implementing the ASEAN-India Joint Statement on Advancing Digital Transformation.

ICMR STUDY ON BRICS NATIONS: CANCER CASES AND DEATHS TO SURGE BETWEEN 2022 AND 2045

- The study, which examined cancer trends in the BRICS nations (Brazil, Russia, India, China, and South Africa), found that India and South Africa are expected to see similar increases in cancer cases.
- Key Findings:
 - India: A notable rise in breast cancer among women and lip and oral cavity cancer among men.
 - South Africa: High cancer death rates for both men and women.
 - Russia: Highest cancer-related deaths among women.

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 Other BRICS countries: Lung cancer is the leading cause of cancer-related deaths, except in India.

U.S., JAPAN, SOUTH KOREA LAUNCH DIGI FRAMEWORK FOR INDIA'S DIGITAL INFRASTRUCTURE

- This initiative aims to support digital infrastructure projects in India, focusing on areas like 5G, Open RAN, submarine cables, optical fiber networks, telecom towers, data centers, smart cities, ecommerce, AI, and quantum technology.
- The framework was signed by representatives from the US International Development Finance Corporation (DFC), the Japan Bank for International Cooperation (JBIC), and the Export-Import Bank of Korea (Korea Eximbank).

INTERNATIONAL NEWS-ONE LINER

- The 26th Water, Energy, Technology, and Environment Exhibition (WETEX) 2024 began on October 1, 2024, at the Dubai World Trade Centre. Running until October 3, it features over 2,800 companies from 65 countries. Organized by the Dubai Electricity and Water Authority (DEWA), WETEX showcases innovations in water, energy, and environmental sustainability, promoting global cooperation and sustainable development.
- Nepal, India, and Bangladesh signed a tripartite agreement on October 3, 2024, in Kathmandu. The agreement aims to facilitate cross-border electricity trade, allowing Nepal to export surplus electricity to Bangladesh via India during the rainy season (June 15 to November 15).
- The UK has decided to transfer sovereignty of the Chagos Islands to Mauritius, announced on October 3, 2024. This agreement includes provisions for the resettlement of displaced Chagossians while the UK and US will retain control over the Diego Garcia military base for the next 99 years.
- The U.S. International Development Finance
 Corporation (DFC) has invested USD 272 million in
 India to promote economic growth. This funding will
 support financial inclusion, sustainability, and small
 businesses, with a focus on women entrepreneurs
 and climate initiatives. Key sectors benefiting include
 agriculture, healthcare, and electric vehicles.

- The Bilateral Investment Treaty (BIT) between India and the UAE came into effect on August 31, 2024. It aims to enhance economic cooperation and protect investments between the two countries. Key features include investment protection, dispute resolution mechanisms, and balancing investor protection with the state's right to regulate.
- India has become the third largest supplier of nutrition and health support to United Nations International Children's Emergency Fund (UNICEF). This includes essential supplies like vaccines, pharmaceuticals, and nutrition products. The contribution was highlighted during the visit of Leila Pakkala, Director of UNICEF Supply Division, to India on October 11, 2024.
- India and Colombia signed the Audiovisual Coproduction Agreement on October 15, 2024, in New Delhi. The agreement was signed by Dr. L. Murugan, Minister of State for Information and Broadcasting, and Jorge Enrique Rojas Rodriguez, Vice Minister of Foreign Affairs of Colombia. This agreement aims to boost collaboration between the film industries of both countries, allowing filmmakers to pool resources for co-productions.
- On October 29, 2024, Brazil became the second BRICS country, after India, to opt out of China's Belt and Road Initiative (BRI). Brazil's decision aims to seek independent collaborations with China, focusing on projects that align with its national priorities.

NATIONAL NEWS

TELANGANA BECOMES THE FIRST STATE TO GET NITI AAYOG'S WOMEN ENTREPRENEURSHIP PLATFORM CHAPTER

- Telangana becomes the first state to get NITI Aayog's Women Entrepreneurship Platform chapter
- Objective: The WEP Telangana chapter aims to support women entrepreneurs by providing resources, tools, and a robust network to enhance their business growth.
- Digital Skilling: Training and resources to improve digital literacy and technical skills.
- **Financial Services:** Access to funding, including government-backed loans and grants.



- Mentorship and Networking: Connections with industry leaders, potential investors, and other entrepreneurs.
- Market Linkages: Helping women-led businesses connect with markets to increase sales and expand their reach.
- Nodal Organization: WE Hub, India's first incubation center dedicated to women entrepreneurs, will manage and implement the platform.
- This initiative is expected to significantly enhance opportunities for women entrepreneurs in Telangana, helping them overcome challenges and scale their businesses.

BHARATGEN PROJECT LAUNCHED BY INDIA FOR GENERATIVE AI IN LOCAL LANGUAGES

- BharatGen project launched by India for generative Al in local languages
- Objective: To create generative AI systems that can generate high-quality text and multimodal content (text, speech, and images) in various Indian languages.
- Multimodal Large Language Models: BharatGen is the world's first government-funded project focused on creating multimodal large language models.
- Inclusivity and Accessibility: The project aims to make AI accessible to all citizens, addressing India's socio-cultural and linguistic diversity.
- Open-Source Models: BharatGen will develop opensource foundational models to democratize AI across India.
- Lead Institution: IIT Bombay under the National Mission on Interdisciplinary Cyber-Physical Systems (NM-ICPS).
- Collaborating Institutions: Includes IIT Bombay, IIIT Hyderabad, IIT Mandi, IIT Kanpur, IIT Hyderabad, IIM Indore, and IIT Madras.

NATIONAL MISSION ON EDIBLE OILS -OILSEEDS (NMEO - OILSEEDS) APPROVED BY THE CABINET

- National Mission on Edible Oils Oilseeds (NMEO -Oilseeds) approved by the Cabinet
- Financial Outlay: ₹10,103 crore.
- Production Goals: Increase primary oilseed production from 39 million tonnes (2022-23) to 69.7 million tonnes by 2030-31.

- Focus Crops: Rapeseed-Mustard, Groundnut, Soybean, Sunflower, and Sesamum.
- Technological Integration: Use of genome editing and high-yielding seed varieties.
- Infrastructure Development: Establishment of 65 new seed hubs and 50 seed storage units.
- Value Chain Clusters: Development of over 600 clusters across 347 districts.
- This initiative is part of the broader goal of achieving Atmanirbhar Bharat (self-reliant India) in edible oils.

THE INTERNATIONAL FILM FESTIVAL AND FORUM ON ENVIRONMENT AND WILDLIFE, 'VATAVARAN'

- The International Film Festival and Forum on Environment and Wildlife, 'Vatavaran'.
- This year's theme is "Wetlands for LiFE (Lifestyle for Environment)", focusing on raising awareness and promoting the conservation of wetlands.
- Events: The festival features film screenings, seminars, discussions, an exhibition of top artworks, and an award ceremony.
- Green Film Fete: A new segment held from September 10-20, 2024, across eight schools and universities in New Delhi, aimed at inspiring youth through conservation-focused discussions.
- Participation: Over 800 films from 68 countries.
- Objective: To promote sustainable practices for biodiversity and wetland conservation.
- The festival is part of the Indo-German Technical Cooperation project, "Wetlands Management for Biodiversity and Climate Protection," initiated by the Ministry of Environment, Forest and Climate Change (MoEF&CC), Government of India, and GIZ.
- The event aims to encourage individuals, communities, and organizations to adopt ecoconscious lifestyles that contribute to wetland conservation.

UNION MINISTER SHIVRAJ SINGH CHAUHAN LAUNCHES SCHEMES LAID THE FOUNDATION STONE FOR 500 KM

 The initiatives include the Awas Sakhi Mobile App under the Pradhan Mantri Awas Yojana, aimed at enhancing rural infrastructure, employment, and housing.

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 Additionally, the Gram Sadak Survey & Planning Tool was launched to improve rural connectivity.

MOSPI RELEASED THE 'COMPREHENSIVE ANNUAL MODULAR SURVEY: JULY 2022-JUNE 2023

- Conducted as part of the 79th round of the National Sample Survey (NSS), the survey aimed to collect data on various socio-economic indicators.
- Key findings from the survey include:
 - Approximately 96.9% of persons aged 15-24 years can read and write simple statements and perform basic arithmetic calculations.
 - The mean years of schooling for persons aged 15 years and above is 8.4 years at the all-India level.
 - The average out-of-pocket medical expenditure per household on hospitalization in rural and urban areas is Rs 4,129 and Rs 5,290 respectively.
 - Around 93.7% of the urban population has convenient access to low-capacity public transport within 500 meters from their place of living.
 - 78.4% of youth aged 15-24 years can send messages with attached files, while 71.2% can use copy-and-paste tools.

MUKESH AMBANI TOPS FORBES' INDIA'S 100 RICHEST 2024 LIST; GAUTAM ADANI RANKED 2ND

- Here are some highlights:
 - Mukesh Ambani tops the list with a net worth of \$119.5 billion, making him the second-largest gainer in dollar terms this year
 - Gautam Adani is ranked second with a net worth of \$116 billion, making him the biggest gainer, adding \$48 billion to his fortune
 - The collective wealth of India's 100 richest individuals surpassed the \$1 trillion mark for the first time
 - Savitri Jindal is the third richest, with a net worth of \$43.7 billion
 - Shiv Nadar and Dilip Shanghvi round out the top five with net worths of \$40.2 billion and \$32.4 billion, respectively.

- The list inclu?des 58 individuals who added at least \$1 billion to their net worths, and six individuals who added over \$10 billion each
- Savitri Jindal is the highest-ranking woman on the list, and Mahima Datla is a new female entrant.

PM MODI INAUGURATED INDIA MOBILE CONGRESS (IMC) 2024

- The event, themed "The Future is Now", showcased innovations in 5G, AI, cloud computing, IoT, semiconductors, cybersecurity, and green tech.
- Key highlights include:
- Al Innovations: Over 750 Al-based use cases were presented, including Al-powered spam detection, virtual agents, and Al-driven healthcare solutions
- Global Participation: The event saw participation from global industry leaders, policymakers, and startups, focusing on 5G, 6G, cybersecurity, and smart mobility
- WTSA 2024: The event coincided with the World Telecommunication Standardization Assembly (WTSA) 2024, the first time it's being held in India
- Awards: The IMC 2024 Awards recognized outstanding achievements in the ICT and TMT sectors, with categories like Most Innovative 5G Case, Best MSME in Telecom Ecosystem, and Best Made in India Telecom Innovation.

LABOUR AND EMPLOYMENT MINISTER DR. MANSUKH MANDAVIYA LAUNCHED THE ESHRAM

- This digital platform is designed to provide seamless access to various social security schemes for unorganized workers.
- It simplifies the registration process, enabling workers to easily connect with government benefits.
- The eShram initiative aims to enhance welfare measures, ensuring that unorganized workers can more readily access health insurance, pension, and other entitlements.

UNION MINISTER SHRI RAJIV RANJAN SINGH LAUNCH THE 21ST LIVESTOCK CENSUS OPERATION



- This census, conducted every five years, aims to collect comprehensive data on various livestock species across India, including cattle, buffalo, sheep, goats, and poultry.
- The census will cover over 30 crore households and utilize digital tools like mobile apps for data collection and real-time monitoring.
- The initiative aims to enhance policy-making, improve animal health security, and support rural livelihoods.

INDIA'S 1ST 'WRITER'S VILLAGE' HAS BEEN INAUGURATED IN DEHRADUN

- It was jointly inaugurated by former President Ram Nath Kovind, Uttarakhand Governor Lt Gen Gurmeet Singh (retd) and Chief Minister Pushkar Singh Dhami.
- This initiative aims to provide a serene and inspiring environment for writers to focus on their craft.
- The village boasts various amenities such as cottages, a library, an art gallery, yoga and meditation centers, discussion and auditorium spaces, and a museum dedicated to the Himalayas and the Ganga.
- This project is the brainchild of former Chief Minister Ramesh Pokhriyal Nishank, himself a distinguished writer.
- He believes that this village will offer the necessary calm and creative atmosphere for writers to produce their best work.

NATIONAL NEWS- ONE LINER

- India will participate in the Euronaval 2024
 Defence Exhibition in France from
 November 4 to November 7, 2024. This event will showcase the latest advancements in naval defense technology and provide a platform for international collaboration and innovation.
- Prime Minister Narendra Modi inaugurated 'Jamaica Marg' in New Delhi, highlighting the strong cultural and historical ties between India and Jamaica. The event was attended by Jamaican Prime Minister Andrew Holness and cricketer Chris Gayle. This initiative aims to deepen bilateral

- relations and celebrate the contributions of the Indian community in Jamaica.
- Navratri, a nine-day Hindu festival, began on October 3, 2024, and will end on October 12, 2024. It celebrates Goddess Durga with rituals, dances, and community gatherings, each day honoring a different form of the goddess.
- The Ministry of Power (MoP) has launched the CSIRT-POWER facility to protect India's power sector from cyber threats. This facility will coordinate incident responses, enhance cybersecurity measures, and share information on sector-specific threats.
- Current Affairs One Liner : 4th October 2024
- Tata Advanced Systems Limited (TASL) signed a contract with Morocco on September 30, 2024, to produce 150 8x8 Wheeled Armoured Platform (WhAP) vehicles. The manufacturing facility in Casablanca is expected to be operational within a year, with the first vehicles rolling out within 18 months.
- On October 3, 2024, the Union Cabinet approved India's decision to join the International Energy Efficiency Hub. This initiative underscores India's commitment to enhancing energy efficiency and promoting sustainable development.
- On October 3, 2024, the Union Cabinet granted classical language status to Marathi, Pali, Prakrit, Assamese, and Bengali. This recognition underscores the historical and cultural importance of these languages. It's a significant step in preserving and promoting India's rich linguistic heritage
- The Special Campaign 4.0 was launched at Akashvani Stations and Offices on 2nd



- October 2024, as part of the Swachh Bharat Abhiyan. Led by Dr. Pragya Paliwal Gaur, the campaign focuses on cleanliness and sanitation across Prasar Bharati offices until 31st October 2024. Over 300 Akashvani Kendras are involved, targeting more than 1000 locations for cleaning activities.
- On October 2nd, Bihar Chief Minister Nitish Kumar inaugurated the 'Bapu Tower' in Patna to honor Mahatma Gandhi's birth anniversary. The tower, located at Gandhi Maidan, is a museum dedicated to Gandhi's life and his connection to Bihar. It aims to inspire visitors with Gandhi's teachings and promote his values of peace and harmony.
- Prime Minister Narendra Modi inaugurated the Lal Tipara Gaushala with a Bio-CNG plant in Gwalior, Madhya Pradesh, on October 2nd. The plant will produce three tonnes of natural gas daily from 100 tonnes of cow dung and generate 20 tonnes of organic manure. This initiative aims to promote sustainable practices and convert waste into wealth.
- On October 2, 2024, Prime Minister
 Narendra Modi launched the Dharti Aaba
 Janjatiya Gram Utkarsh Abhiyan from
 Hazaribagh, Jharkhand. This initiative aims to develop around 63,843 tribal villages, benefiting over 5 crore tribal people. It includes 25 interventions by 17 ministries, focusing on social infrastructure, health, education, and livelihood.
- On October 3, 2024, the Adani Group and Google announced a collaboration to promote clean energy in India. This partnership focuses on a new solarwind hybrid project in Khavda, Gujarat, aiming to enhance India's renewable energy capacity and support sustainability goals.
- The Supreme Court has formed a Special Investigation Team (SIT) to probe allegations of using animal fat in Tirupati laddus. The SIT, chaired by the

- Director of the CBI, includes members from the CBI, state police, and FSSAI. The investigation aims to ensure the purity of the laddus and maintain the trust of devotees.
- Prime Minister Narendra Modi launched development projects worth over Rs 56,000 crore in Maharashtra. Key initiatives include the Mumbai Metro Line 3, agricultural and animal husbandry projects in Washim, and the Banjara Virasat Museum. Additionally, he laid the foundation for various projects in Thane.
- The 3rd edition of the Kautilya Economic Conclave 2024 concluded in New Delhi on October 6, 2024.
 The theme was "The Indian Era," focusing on India's economic growth and structural reforms. Prime Minister Narendra Modi and Finance Minister Nirmala Sitharaman highlighted India's progress and future goals. The event featured over 150 economists and policymakers discussing India's path to becoming a developed economy by 2047.
- Odisha's leopard population has increased by 22%, rising from 568 to 696 between 2022 and 2024. This growth, observed through the All Odisha Leopard Estimation 2024, is a positive sign for wildlife conservation in the state.
- Uttar Pradesh CM Yogi Adityanath unveiled the new multi-coloured logo for Mahakumbh 2025 in Prayagraj. The logo features a temple, a seer, an urn, the Akshayvat tree, and Lord Hanuman, symbolizing the confluence of nature and humanity.
- India's Central Drugs Standard Control Organisation (CDSCO) became an affiliate member of the International Medical Device Regulators Forum (IMDRF) on October 3, 2024. This membership aims to enhance global collaboration and harmonization in medical device regulations, benefiting both regulatory bodies and the medical device industry in India.
- REC Limited has indeed signed a significant financing agreement with the Government of Rajasthan. This agreement, worth Rs 3 lakh crore, aims to support various power and infrastructure projects across the state. The funding will be provided over the next six years, with an annual provision of Rs 50,000 crore.
- NCERT has partnered with Amazon to improve the availability of textbooks across India. This collaboration aims to ensure students from Kindergarten to Class 12, as well as UPSC aspirants,



- can easily access genuine NCERT textbooks at the printed price through Amazon's platform.
- The Indian Institute of Foreign Trade (IIFT) will open its first overseas campus at the India Pavilion in Expo City, Dubai, by early 2025. This campus will offer various training programs and research opportunities, including the flagship MBA (International Business) program.
- On October 4, 2024, Indian Oil Corporation Limited (IOC) and Nepal Oil Corporation (NOC) signed a Business-to-Business (B2B) Framework Agreement. This agreement focuses on developing petroleum infrastructure in Nepal, including extending pipelines and building new oil storage terminals. This collaboration aims to enhance energy security and efficiency in Nepal.
- The Department of Atomic Energy (DAE) inaugurated the Major Atmospheric Cherenkov Experiment (MACE) Observatory at Hanle, Ladakh, on October 4, 2024. This observatory is the largest imaging Cherenkov telescope in Asia and the highest in the world, located at 4,300 meters.
- 30th September 2024, Union Minister Dr. Jitendra Singh announced the establishment of four Thematic Hubs and Technical Groups under the National Quantum Mission (NQM). This initiative aims to advance quantum technology research and development in India, focusing on areas like quantum computing, communication, and sensing.
- The Ustad Allauddin Khan Festival, which celebrates
 the legacy of the legendary musician, began on
 October 8, 2024, in Maihar, Madhya Pradesh. This
 festival is a significant event for classical music
 enthusiasts, featuring performances by renowned
 artists and showcasing the rich cultural heritage of
 Indian classical music.
- Union Minister Nitin Gadkari launched the 'Humsafar Policy' on October 8, 2024. This policy aims to improve the convenience and safety of travelers on National Highways by providing standardized and eco-friendly amenities.
- India has successfully eliminated trachoma as a
 public health problem, as announced by the WHO.
 This achievement is a result of decades of efforts,
 including the implementation of the SAFE strategy
 (Surgery, Antibiotics, Facial cleanliness, and
 Environmental improvement). The prevalence of
 trachoma in India dropped to 0.008% by 2018.

- On October 2, 2024, eight products used by Assam's Bodo Tribe received the Geographical Indication (GI) tag. These include Bodo Handloom Textiles, Traditional Rice Beer (Jou), Bamboo Handicrafts, Traditional Ornaments, Herbal Medicines, Musical Instruments, Traditional Attire (Dokhona), and Traditional Food Items. This recognition helps preserve their cultural heritage and promotes their unique identity.
- The Department of Telecommunications (DoT) and Telecom Service Providers (TSPs) have launched a new system to block fraudulent calls, especially those spoofed to appear as local numbers but originating internationally. This initiative, rolled out in two phases, currently blocks about 4.5 million spoofed calls daily. Users can report suspicious calls via the 'Chakshu' facility on the Sanchar Saathi platform.
- The National e-Governance Division (NeGD) has integrated the UMANG app with DigiLocker, enhancing access to government services. This allows users to manage multiple services through a single platform, simplifying citizen-government interactions.
- The Union Cabinet approved the development of the National Maritime Heritage Complex (NMHC) at Lothal, Gujarat, on October 9, 2024. This complex aims to showcase India's rich maritime history and heritage, featuring various exhibits and interactive displays.
- The Union Cabinet has approved the continuation of fortified rice supply under all government schemes until December 2028. This initiative aims to combat nutritional deficiencies by providing rice enriched with essential vitamins and minerals like iron, folic acid, and vitamin B12. It is part of the government's broader strategy to improve nutritional security across India.
- The 'Study in India' campaign was launched on October 9, 2024, at the 20th International Education Show in Sharjah. This initiative aims to attract international students to Indian universities by highlighting the diverse educational opportunities available in India.
- The World Association of Zoos and Aquariums (WAZA) has suspended Delhi's National Zoological Park for six months due to concerns over the welfare of Shankar, a solitary African elephant. The zoo must



- either relocate Shankar or improve his living conditions by April 7, 2025.
- On October 7, 2024, the Union Health Ministry of India announced an increase in the monthly nutrition support for TB patients from Rs 500 to Rs 1000. This initiative is part of the government's efforts to improve the nutritional status of TB patients, which is crucial for their recovery and overall health.
- Current Affairs One Liner: 11th October 2024
- Assam has become the first state in India to implement Co-Districts, a new administrative structure aimed at decentralizing governance.
 Starting October 4, 2024, 39 co-districts were created across 21 districts. These smaller units, led by Co-District Commissioners, are expected to improve administrative efficiency and public service delivery. In Assamese, they are called Xama-Zilla.
- The Ministry of Education has launched the registration portal for the 5th phase of Yuva Sangam under Ek Bharat Shreshtha Bharat. This initiative fosters connections among youth from different states and union territories, with registrations open until October 21, 2024. Participants, aged 18-30, will gain multi-dimensional exposure in areas like tourism, traditions, development, and technology.
- On October 9, 2024, Prime Minister Narendra Modi inaugurated the Indian Institute of Skills (IIS) in Mumbai. Established in partnership with Tata IIS, the institute aims to create an industry-ready workforce for Industry 4.0 by providing training in areas like factory automation, digital manufacturing, and artificial intelligence.
- Gross enrolments under the Atal Pension Yojana
 (APY) have surpassed 7 crore as of October 8, 2024.

 This includes over 56 lakh new enrolments in the
 financial year 2024-25, marking a significant
 milestone for the scheme aimed at providing a
 universal social security system, especially for the
 poor and unorganised sector workers.
- The government announced on October 9, 2024, that 10 new ESIC medical colleges will be set up in various locations in India. This includes Andheri, Delhi, Assam, Madhya Pradesh, Rajasthan, Punjab, Gujarat, Uttar Pradesh, and Jharkhand. This is part of the Prime Minister's promise to create 75,000 new medical seats over the next five years.
- Durga Ashtami is one of the most significant days of the Durga Puja festival, celebrated on the eighth day

- of Navratri. This year, it falls on October 11th.

 Devotees worship Goddess Durga, perform special rituals, and celebrate with cultural programs, feasting, and family gatherings.
- Mahanavami falls on October 11th this year, marking the ninth day of Navratri. Devotees honor Goddess Durga in her fierce form, Mahishasuramardini, symbolizing the triumph of good over evil. The day is celebrated with grand rituals, prayers, and communal feasts.
- November 26 will be commemorated as a
 "Constitution Glorification Campaign" to mark the
 75th anniversary of the Indian Constitution. Union
 Minister for Parliamentary and Minority Affairs Kiren
 Rijiju announced this campaign to promote
 awareness and appreciation for the Constitution
 across every village.
- Current Affairs One Liner: 12th, 13th & 14th
 October 2024
- Hindustan Aeronautics Limited (HAL) was upgraded to Maharatna status, becoming the 14th company to achieve this recognition on October 12, 2024. This upgrade enhances HAL's operational and financial autonomy, allowing it to make significant investments without government approval.
- Telangana became the third state in India to launch a comprehensive caste survey on October 13, 2024, following Bihar and Andhra Pradesh. The Telangana Commission for Backward Classes oversees this survey, focusing on the socio-economic, political, educational, and financial status of various castes to ensure equitable distribution of resources.
- Nima Rinji Sherpa, an 18-year-old mountaineer from Nepal, became the youngest person to climb all 14 peaks above 8,000 meters on October 9, 2024. He completed his incredible journey by summiting Shisha Pangma in Tibet. Nima's achievement was celebrated with a hero's welcome in Kathmandu.
- October 12 marks Dussehra, also known as Vijayadashami, a significant Hindu festival that celebrates the victory of good over evil. It commemorates Lord Rama's triumph over the demon king Ravana and the goddess Durga's victory over the buffalo demon Mahishasura.
- The Department of Atomic Energy (DAE) inaugurated the Major Atmospheric Cherenkov Experiment (MACE) Observatory on October 4, 2024, at Hanle, Ladakh. MACE is the largest imaging Cherenkov



- telescope in Asia and the highest in the world, at 4,300 meters altitude.
- Current Affairs One Liner: 16th October 2024
- The Bihar government has received approval from the Centre to develop the Kaimur Wildlife Sanctuary as the state's second tiger reserve. Announced on October 8, 2024, by Minister Prem Kumar, the National Tiger Conservation Authority (NTCA) gave its in-principle approval.
- The Kerala Assembly passed a resolution on October 16, 2024, urging the central government to withdraw the Waqf (Amendment) Bill, 2024. The resolution was passed unanimously, reflecting concerns over the potential impact on the management and administration of Waqf properties.
- The Union Education Minister Dharmendra Pradhan announced the creation of three AI Centres of Excellence (CoEs) in New Delhi on October 16, 2024.
 These CoEs will focus on Healthcare, Agriculture, and Sustainable Cities, with a total budget of Rs 990 crore over five years (FY 2023-24 to FY 2027-28).
- The Union Ministry of Earth Sciences installed an X-band radar in Kerala's Wayanad district on October 15, 2024. This radar will enhance weather tracking and provide early warnings for landslides and weather-related disasters. It operates in the 8-12 GHz frequency range.
- The ITU WTSA Hackathon 2024 Phase-2 concluded on October 8, 2024, at Bharat Mandapam in New Delhi. The theme was "AI Bharat 5G/6G Sandbox", focusing on integrating AI/ML into 5G/6G networks. Participants developed solutions for challenges like public transportation, flood monitoring, and women's safety.
- Current Affairs One Liner: 17th October 2024
- Valmiki Jayanti 2024, also known as Pragat Diwas, was celebrated on October 17, 2024. This festival marks the birth anniversary of Maharishi Valmiki, the revered author of the Ramayana. It is celebrated with processions, prayers, and communal meals.
- The Union Cabinet approved the Varanasi-Pt Deen Dayal Upadhyaya (DDU) multi-tracking project on October 16, 2024. This project, costing Rs 2,642 crore, includes a new rail-cum-road bridge over the Ganga River and additional railway lines. It aims to ease congestion and boost capacity.
- Kaziranga National Park has emerged as India's second-largest butterfly diversity hub with 446

- recorded species, second only to Namdapha
 National Park in Arunachal Pradesh. This milestone is
 the result of years of research by Dr. Monsoon Jyoti
 Gogoi. The park's diverse butterfly population
 highlights its importance as a conservation site,
 alongside its iconic "Big Five" species.
- Mera Hou Chongba 2024 was celebrated in Imphal, Manipur on October 17, 2024. The festival promotes unity among Manipur's indigenous communities through rituals and cultural performances. Water Resources Minister Awangbow Newmai was the chief guest.
- The National Electricity Plan was unveiled by the Government of India on October 14, 2024. The plan aims for 500 GW of renewable energy by 2030 and over 600 GW by 2032, including expanding transmission networks and integrating energy storage solutions.
- The Union Cabinet approved the Minimum Support Prices (MSP) for all mandated Rabi Crops for the 2025-26 season on October 16, 2024. The highest increase was for Rapeseed and Mustard at Rs. 300 per quintal, followed by Lentil (Masur) at Rs. 275 per quintal. This aims to ensure remunerative prices for farmers and incentivize crop diversification.
- Union Minister Shri Jayant Chaudhary inaugurated the National Skill Training Institute (NSTI) Extension Centre at the AMTZ campus in Visakhapatnam on October 15, 2024. The centre offers training in Computer Software Applications (CSA) and shortterm courses under the Crafts Instructor Training Scheme (CITS) and Advanced Vocational Training Scheme.
- Jubilant Ingrevia joined the World Economic Forum's Global Lighthouse Network on October 8, 2024. This recognition highlights their use of Fourth Industrial Revolution (4IR) technologies at their Bharuch facility in Gujarat. The company has implemented over 30 integrated digital solutions, significantly improving efficiency and reducing emissions.
- Current Affairs One Liner: 18th October 2024
- NITI Aayog raised the asset monetisation target for FY25 to Rs 1.9 trillion, an increase of Rs 23,000 crore. This is part of the National Monetisation Pipeline (NMP), targeting Rs 6 trillion over four years. The move aims to boost revenue by monetising government assets.
- The Indo-Turkiye Friendship Association (ITFA) was launched in Hyderabad on October 16, 2024. This



- initiative aims to strengthen ties between India and Turkiye in areas such as economy, culture, tourism, science, technology, and education.
- The Supreme Court upheld the constitutional validity of Section 6A of the Citizenship Act, 1955 by a 4:1 majority verdict on October 17, 2024. This section pertains to granting citizenship to immigrants covered by the Assam Accord, with a cut-off date of March 25, 1971. Justice JB Pardiwala provided the lone dissenting opinion.
- The foundation for the Centre of Excellence in Ayurveda Research at the CSIR-National Institute for Interdisciplinary Science and Technology (NIIST) in Pappanamcode, Thiruvananthapuram was laid on October 17, 2024 by Union Minister for Science and Technology, Jitendra Singh.
- Union Minister Dr. Jitendra Singh unveiled India's first self-powered indoor air quality monitor, named Pavana Chitra, at Thiruvananthapuram International Airport on October 17, 2024. Developed by CSIR-NIIST, the device uses indoor solar cells made from locally sourced materials.
- The "Scam se Bacho" campaign was launched by the Government of India in collaboration with Meta on October 17, 2024. This initiative aims to combat online scams and cyber frauds by promoting digital safety and literacy. The campaign involves key ministries, including Meity, MHA, MIB, and I4C.
- On October 16, 2024, Andhra Pradesh Chief Minister N. Chandrababu Naidu unveiled six policies to foster economic growth. These policies aim to attract ₹30 lakh crore in investments and create five lakh new jobs over the next five years. The policies cover various sectors to ensure holistic development in the state.
- The Central Consumer Protection Authority (CCPA)
 of India introduced guidelines on October 16, 2024,
 to combat misleading environmental claims in
 advertising. These guidelines ban brands from using
 terms like natural, organic, eco-friendly, and
 sustainable without substantial proof.
- The International Methanol Seminar and Expo 2024
 is organized by NITI Aayog at the Manekshaw Centre
 in New Delhi from October 17-18, 2024. This event is
 part of the Methanol Economy Programme and
 highlights advancements in methanol production,
 applications, and technological developments.
- On October 29, 2024, Union Minister Piyush Goyal participated in the 8th edition of the Future

Investment Initiative (FII) in Riyadh, Saudi Arabia. The event, themed "Infinite Horizons: Investing Today, Shaping Tomorrow," brought together global leaders, investors, and innovators to discuss international partnerships, economic diplomacy, and investment opportunities.

- Current Affairs One Liner: 30th & 31st October
 2024
- On October 14, 2024, Union Minister Nitin Gadkari unveiled a ₹100 commemorative coin to mark the birth centenary of HH Mataji Nirmala Devi Ji. The event took place at the National Museum Auditorium in New Delhi.
- On October 29, 2024, four sandstone replicas of the Konark wheel were installed at the Rashtrapati Bhavan Cultural Centre and the Amrit Udyan. This initiative aims to showcase India's rich heritage to visitors. The Konark Sun Temple is known for its magnificent chariot-shaped structure carrying the Sun god.
- On October 30, 2024, NTPC Ltd, in collaboration with the Indian Institute of Petroleum (IIP), developed an indigenous catalyst for methanol production from flue gas CO2. This innovation converts CO2 emissions from fossil-fired power plants into highpurity methanol (over 99%), addressing the critical challenge of CO2 mitigation.
- On October 29, 2024, the Karnataka government launched two flagship startup programs: ELEVATE 2024 and the Karnataka Acceleration Network (KAN). ELEVATE 2024 provides grants up to Rs 50 lakh per startup, along with support services. KAN focuses on expanding mentorship and market access statewide.
- Diwali, also known as the Festival of Lights, was celebrated on October 31, 2024. This festival symbolizes the victory of light over darkness and good over evil. Homes were illuminated with diyas and fireworks, and families gathered for festive meals and gift exchanges.
- The Grand Deepotsav was held on the banks of the Saryu River in Ayodhya on October 30, 2024. Over 25 lakh diyas were lit, setting a new Guinness World Record. The event featured cultural performances, a grand procession, and a spectacular drone show, celebrating the first Diwali since the consecration of the Ram Temple.
- On October 30, 2024, Prime Minister Narendra Modi inaugurated infrastructure projects worth over Rs 280 crore at Ekta Nagar in Gujarat. These include a



50-bed sub-district hospital, 10 smart bus stops, a 4 MW solar project, and walkways with sprinklers. These initiatives aim to boost tourism, improve accessibility, and promote sustainability in the region.

BANKING

IDBI BANK LAUNCHES OTS SCHEME FOR RETAIL NPA BORROWERS TO BOOST RECOVERY

- This scheme targets borrowers with principal outstanding between Rs 10 lakh and Rs 10 crore.
- Eligibility: Retail borrowers whose loans turned NPAs by March 31, 2021, and remain NPAs as of August 31, 2024.
- Waivers and Concessions: The scheme offers waivers on interest and expenses, with specific terms for guaranteed emergency credit lines.
- Payment Terms: Borrowers must pay at least 10% of the settlement amount upfront by December 31, 2024. The remaining balance can be paid within 90 days without interest or by March 25, 2025, with interest.
- Exclusions: Accounts under vendor bill discounting, secured by corporate guarantees, or admitted to the National Company Law Tribunal (NCLT) are not eligible.
- This initiative aims to resolve long-pending cases and improve the bank's recovery from NPAs.

TELANGANA BECOMES THE FIRST STATE TO GET NITI AAYOG'S WOMEN ENTREPRENEURSHIP PLATFORM CHAPTERCURRENT

Objective: The WEP Telangana chapter aims to support women entrepreneurs by providing resources, tools, and a robust network to enhance their business growth.

Key Details:

- Digital Skilling: Training and resources to improve digital literacy and technical skills.
- Financial Services: Access to funding, including government-backed loans and grants.
- Mentorship and Networking: Connections with industry leaders, potential investors, and other entrepreneurs.
- Market Linkages: Helping women-led businesses connect with markets to increase sales and expand their reach.
- Nodal Organization: WE Hub, India's first incubation center dedicated to women entrepreneurs, will manage and implement the platform.
- This initiative is expected to significantly enhance opportunities for women entrepreneurs in Telangana, helping them overcome challenges and scale their businesses.

NEW FRAMEWORK TO CURB EXCESSIVE SPECULATION IN STOCK MARKET HAS BEEN ANNOUNCED BY SEBI

- Increased Minimum Investment: The
 minimum amount required to invest in
 index futures and options (F&O) contracts
 will be raised from the current range of ₹510 lakh to ₹15 lakh. This change aims to
 make these contracts less accessible to
 smaller investors.
- Upfront Collection of Option Premiums:
 Starting February 1, 2025, brokers will need to collect option premiums upfront from buyers. This measure is intended to discourage excessive intraday leverage.
- Removal of Calendar Spread Benefits: The benefit of offsetting positions across different expiries (calendar spread) will no longer be available on the expiry day for contracts expiring on that day, effective February 1, 2025.



- Intraday Monitoring of Position Limits:
 From April 1, 2025, stock exchanges will begin intraday monitoring of position limits for equity index derivatives to prevent positions from exceeding permissible limits.
- Reduction of Weekly Expiries: Starting
 November 20, 2024, the number of weekly
 expiries for index derivative contracts will
 be reduced to one per benchmark index per
 exchange.
- Higher Margin Requirements: An additional extreme loss margin (ELM) of 2% will be implemented for all open short options on the day of expiry to protect investors from extreme market fluctuations.
- These measures are designed to enhance market stability and protect retail investors from the risks associated with speculative trading.

MMRDA SECURES ₹31,673.79 CRORE LOAN FROM PFC TO FAST-TRACK 9 MUMBAI INFRASTRUCTURE PROJECTS

- This loan will cover 80% of the total project costs, with the remaining 20% funded through government grants and MMRDA's contributions.
- The projects include the Thane-Borivali
 Twin Tunnel Project, the Thane Coastal
 Road (Phase I), and the extension of the
 Eastern Freeway from Ghatkopar to Thane.
- These initiatives aim to enhance connectivity, boost economic growth, and improve the overall quality of life in the Mumbai Metropolitan Region.

GOVT. LAUNCHED THE PRIME MINISTER'S INTERNSHIP SCHEME TO PROVIDE 1.25 LAKH INTERNSHIPS

- The scheme is part of a larger plan to create one crore internship opportunities over the next five years.
- Registration Period: October 12-25, 2024.

- Monthly Stipend: Interns will receive
 ₹5,000 per month, with ₹4,500 contributed
 by the government and ₹500 by the participating companies.
- Eligibility: Youth aged between 21 and 24 years, with qualifications ranging from high school certificates to graduate degrees.
- Application Portal: Interested candidates can register on the official portal: pminternship.mca.gov.in

UNION CABINET MERGES CENTRAL AGRICULTURE SCHEMES INTO TWO NEW PROGRAMS

- This decision, made on October 3, 2024, aims to streamline agricultural initiatives, avoid duplication, and enhance the effectiveness of these schemes.
- The combined expenditure for these schemes is projected to be ₹1,01,321.61 crore.
- PM-RKVY, with an allocation of ₹57,074.72
 crore, will focus on promoting sustainable
 agricultural practices, while KY, with ₹44,246.89
 crore, will address food security and agricultural self-sufficiency.
- This restructuring is designed to provide states with more flexibility to address their unique agricultural challenges and to promote the use of modern agricultural technologies.

INDIA BECAME THE FOURTH COUNTRY TO HAVE 700 BILLION DOLLARS IN FOREX RESERVES

- Current Reserves: As of the week ending September 27, 2024, India's forex reserves stood at \$704.89 billion. This marks the highest level ever recorded for the country.
- Recent Surge: The reserves saw a substantial increase of \$12.6 billion in just one week, the largest weekly rise since mid-July 2023.
- Factors Contributing to the Increase:
 - Foreign Fund Inflows: There has been a consistent inflow of foreign funds into both debt and equity markets.

BANK EXAMS

- RBI's Dollar Purchases: The Reserve Bank of India (RBI) has been actively purchasing dollars to boost reserves.
- Valuation Gains: The increase in reserves is also attributed to valuation gains from a weaker dollar, rising gold prices, and declining U.S. Treasury vields.

EMPLOYMENT IN INDIA UP BY 36%: CENTER REPORTS

- This data was released by the Ministry of Labour and Employment on October 5, 2024.
- Employment in India increased by 36% between 2016-17 and 2022-23, adding approximately 17 million jobs.
- During the same period, India's GDP grew at an average rate of over 6.5%.
- The Worker Population Ratio (WPR)
 increased by 9 percentage points, or nearly
 26%, from 2017 to 2023.
- The report emphasizes that the growth has been driven by consumption, indicating that employment generation is occurring.
- This data counters the narrative of "jobless growth" and highlights significant employment growth across key sectors in India.

MOF KEPT INTEREST RATE ON SMALL SAVINGS SCHEMES UNCHANGED FOR Q3FY25

- **Public Provident Fund (PPF):** The interest rate remains at 7.1% per annum.
- Sukanya Samriddhi Yojana (SSY): This scheme continues to offer an interest rate of 8.2% per annum.
- Senior Citizen Savings Scheme (SCSS): The interest rate is maintained at 8.2% per annum.
- National Savings Certificate (NSC): The interest rate remains at 7.7% per annum.

- Kisan Vikas Patra (KVP): The interest rate is
 7.5% per annum, with investments
 maturing in 115 months.
- **Post Office Savings Deposits**: The interest rate remains at 4% per annum.
- Monthly Income Scheme (MIS): The interest rate is 7.4% per annum.
- These small savings schemes are popular among investors for their safety and guaranteed returns, as they are backed by the central government.

INDIA AND MALDIVES SIGNED SEVERAL MOUS INCLUDING THE CURRENCY SWAP DEAL WORTH \$400 MILLION

- The agreements were signed at Hyderabad House in New Delhi.
- One of the key agreements was a currency swap deal worth \$400 million, aimed at providing short-term foreign exchange liquidity and supporting balance of payments stability for the Maldives.
- The currency swap agreement, under the SAARC Currency Swap Framework 2024-27, allows the Maldives Monetary Authority to receive up to \$400 million under the US Dollar/Euro Swap Window and Rs 30 billion under the INR Swap Window.
- This agreement is valid until June 18, 2027.
- Additionally, Prime Minister Narendra Modi and President Muizzu launched the Rupay card in the Maldives, inaugurated a new runway at Hanimadhoo International Airport, and discussed further strengthening bilateral relations, including initiating discussions on a Free Trade Agreement.

ADB **Approves** \$162 MILLION LOAN FOR HIMACHAL PRADESH TOURISM DEVELOPMENT

- This project aims to enhance heritage and cultural sites, particularly in the districts of Mandi and Hamirpur.
- It will also involve the restoration of
 Naggar Castle in Kullu, the beautification of



- public spaces, and the construction of modern tourist facilities.
- Additionally, the project will incorporate green solutions such as solar lighting and electric vehicles, and it will cater to the needs of the elderly, women, children, and persons with disabilities.
- This initiative is expected to boost employment and foster economic growth for local communities.

CBDT RELEASED NEW GUIDELINES FOR HANDLING DELAYED TAX REFUND CLAIMS

- Condonation Applications: Taxpayers must file condonation applications within five years from the end of the assessment year for claims of refunds or losses.
- Authority Based on Claim Amount:
- Claims up to ₹1 crore: Handled by Principal Commissioners of Income Tax (Pr. CsIT).
- Claims between ₹1 crore and ₹3 crore:
 Managed by Chief Commissioners of Income
 Tax (CCsIT).
- Claims exceeding ₹3 crore: Processed by Principal Chief Commissioners of Income Tax (Pr. CCsIT).
- Processing Time: Authorities aim to process these applications within six months.
- Conditions for Approval: Taxpayers must demonstrate a genuine reason for the delay and show that they faced hardship in filing on time.
- Special Cases: For refunds due to court orders, the five-year limit excludes the period the case was pending in court. Taxpayers have six months from the court order date to apply for condonation.
- No Interest on Late Refunds: No interest will be paid on the refunded amount for delayed claims.

SEBI INTRODUCED NEW REGULATIONS FOR INVITS AND REITS

- Reduced Trading Lot Size: The trading lot size for privately placed InvITs has been reduced from ₹1 crore to ₹25 lakh. This change is expected to increase investor participation and liquidity.
- Faster Distributions: SEBI has mandated that distributions to unitholders must be completed within five working days from the record date. This aims to bring efficiency to the distribution process.
- Flexibility in Meetings: REITs and InvITs can now call unitholders' meetings with less than 21 days' notice if consent is obtained electronically. Additionally, meetings can be attended via video conferencing, ensuring broader participation.
- Electronic Voting: SEBI emphasizes the use of electronic voting to facilitate decisionmaking, allowing unit holders to participate regardless of their location.
- These measures are part of SEBI's ongoing efforts to make the investment environment more attractive and efficient for both domestic and international investors.

INTEREST EQUALIZATION SCHEME (IES) ON PRE AND POST SHIPMENT RUPEE EXPORT CREDIT

- This extension aims to support exporters, particularly Micro, Small, and Medium Enterprises (MSMEs), amid global economic challenges.
- Interest Equalization Rates: The scheme provides an interest equalization benefit of 2% for merchant and manufacturer exporters of 410 identified tariff lines and 3% for all MSME manufacturer exporters.
- Fiscal Cap: For the financial year 2024-25, the fiscal benefits for each MSME are capped at ₹50 lakhs. MSMEs that have already availed benefits up to this limit by September 30, 2024, will not be eligible for

BANK EXAMS

- further benefits during the extended period.
- Eligibility: The scheme is applicable to all scheduled commercial banks (excluding RRBs), primary (urban) cooperative banks, state cooperative banks with AD category-I licenses, and the Exim Bank.

PFC SECURES LARGEST-EVER FOREIGN CURRENCY TERM LOAN OF USD 1.265 BILLION

- Purpose: The loan is intended to support PFC's
 various projects and initiatives, particularly in
 the renewable energy sector. This aligns with
 India's broader goals of enhancing its
 renewable energy capacity and reducing carbon
 emissions.
- Lenders: The loan was syndicated by a consortium of international banks, showcasing strong global investor confidence in PFC's financial health and strategic direction.
- Tenure and Terms: The loan has a tenure of five years, with competitive interest rates that reflect PFC's robust credit profile. The terms of the loan are designed to provide PFC with the flexibility needed to manage its financial commitments effectively.
- Impact: This loan will significantly bolster PFC's
 ability to finance large-scale
 infrastructure projects, particularly in the power
 sector. It also underscores the company's
 commitment to supporting India's energy
 transition and infrastructure development.
- Strategic Importance: Securing such a substantial loan from foreign lenders highlights PFC's strong position in the global financial market and its ability to attract international capital for its projects.

ICICI BANK PARTNERS WITH PHONEPE TO OFFER INSTANT CREDIT ON UPI

 Instant Credit Line: ICICI Bank pre-approved customers can avail of an instant credit line of up to ₹2 lakh through the PhonePe app.

- Activation Process: The credit line can be activated seamlessly within the PhonePe app, providing a fully digital and hassle-free experience.
- Repayment Period: Customers have a repayment period of 45 days, making it convenient for short-term financial needs.
- Usage: This service is particularly beneficial for high-value purchases such as electronics, travel bookings, and other festive season expenses.
- Eligibility: The offer is available to ICICI
 Bank customers who are pre-approved for
 this credit line.
- Benefits: The partnership aims to enhance customer convenience by integrating banking and digital payment services, promoting the use of UPI for a wider range of transactions.

INDIAN NAVY SIGNS MOU WITH BAJAJ ALLIANZ LIFE INSURANCE FOR NAVAL CIVILIAN INSURANCE

- The primary aim of this MoU is to provide a diverse range of insurance products, including term insurance, to naval civilians at affordable premiums.
- This initiative is part of the Indian Navy's commitment to enhancing the welfare of its civilian personnel.
- **Voluntary Basis:** The insurance can be availed by naval civilians voluntarily.
- Financial Relief: The insurance aims to provide instant financial relief to the families of civilian employees in case of untimely death or other covered eventualities.
- Year of Naval Civilians: This initiative is part of the activities under the 'Year of Naval Civilians', declared by the Indian Navy to improve the overall work environment and welfare measures for naval civilians.

NSE TO DISCONTINUE WEEKLY CONTRACTS ON BANK NIFTY, NIFTY



MIDCAP SELECT, AND NIFTY FINANCIAL SERVICES

- This change, effective from November 13, 18, and 19, 2024, respectively, follows the new rules set by the Securities and Exchange Board of India (SEBI).
- SEBI's regulation limits exchanges to offering only one weekly index derivatives contract to simplify the market and enhance investor protection.

FACILITATING ACCESSIBILITY TO DIGITAL PAYMENT SYSTEMS FOR PERSONS WITH DISABILITIES -GUIDELINES

- Payment system participants (PSPs), including banks and authorized non-bank payment providers, are required to review and modify their systems and devices to ensure ease of access.
- This includes making Point-of-Sale (POS)
 machines and other digital payment devices
 user-friendly for persons with various
 disabilities.
- PSPs must adhere to the Accessibility
 Standards set by the Ministry of Finance.
 Weekly derivative contracts for Nifty 50 will continue as per the new guidelines.

INDIA PLACED IN THE 'SERIOUS' CATEGORY IN THE GLOBAL HUNGER INDEX 2024

- India was placed in the 'serious' category in the Global Hunger Index 2024, ranking 105th out of 127 countries with a score of 27.3.
- India's performance remains concerning, especially compared to its South Asian neighbors like Bangladesh, Nepal, and Sri Lanka, which fall into the 'moderate' category.
- The report highlights that 13.7% of India's population is undernourished, 35.5% of children under five are stunted, 18.7% suffer from wasting, and 2.9% of children die before their fifth birthday.

 The top country with the best performance in the Global Hunger Index 2024 is Somalia, which has the lowest hunger levels.

IFC PARTNERS WITH AXIS BANK TO PROVIDE USD 500 MILLION LOAN TO FUND GREEN PROJECTS IN INDIA

- This funding aims to develop a blue finance market and scale up financing for green projects in India.
- Blue loans focus on investments in areas like water and wastewater management, marine plastic reduction, and sustainable tourism.
- This marks IFC's first blue investment in India and the largest green financing by the institution.

SCHEME GUIDELINES FOR IMPLEMENTATION OF INNOVATIVE PROJECTS UNDER PM-SGMBY

- This scheme, with an outlay of ₹75,021 crore and to be implemented until FY 2026-27, aims to boost rooftop solar capacity and empower residential households to generate their own electricity.
- It includes components like Central Financial Assistance (CFA) to residential consumers, Model Solar Village, Payment Security Mechanism, and Support for Innovative Projects.
- With a budget of ₹500 crore allocated for innovative projects, the scheme offers financial assistance of up to 60% of the project cost or ₹30 crore, whichever is lower.
- The National Institute of Solar Energy (NISE)
 will serve as the Scheme Implementation
 Agency (SIA) for this component, encouraging
 advancements in solar technologies and
 business models.

THE SEPTEMBER 2024 ROUND OF THE RBI'S BIMONTHLY CONSUMER CONFIDENCE SURVEYS



- The survey showed an improvement in consumer confidence, with the Current Situation Index (CSI) rising by 0.8 points to 94.7, though it remained below the threshold level of 100.
- The Future Expectations Index (FEI) also increased by 0.7 points to 121.4, indicating improved household expectations for the year ahead.
- The survey collected responses from households in 19 major cities, highlighting better perceptions about the general economic situation, employment scenario, and personal income.

UNION MINISTER SHIVRAJ SINGH CHAUHAN LAUNCHES SCHEMES LAID THE FOUNDATION STONE FOR 500 KM

- The initiatives include the Awas Sakhi Mobile App under the Pradhan Mantri Awas Yojana, aimed at enhancing rural infrastructure, employment, and housing.
- Additionally, the Gram Sadak Survey & Planning Tool was launched to improve rural connectivity.
- The event took place at Bhairunda, Madhya Pradesh. It was attended by Madhya Pradesh Chief Minister Mohan Yadav, Minister of State for Rural Development Kamlesh Paswan, and Panchayati Raj Minister Prahlad Patel.

RBI GRANTS WHITE-LABEL ATM LICENCE TO MUMBAI-BASED EPS COMPANY

- This makes EPS the fifth white-label ATM operator in India, alongside Tata Communications Payment Solutions, India1 Payments, Hitachi Payment Services, and Vakrangee.
- The licence, issued on October 9, 2024, is the first in a decade and aims to expand ATM access, especially in semi-urban and rural areas.
- EPS plans to deploy 9,000 ATMs across the country within three years under the brand name EPS Bancs.

MONITORED WILDLIFE POPULATIONS DECREASED BY 73% IN 50 YEARS: WWF REPORT

- This decline underscores the urgent need for conservation efforts and policy changes to protect biodiversity.
- Key findings from the report include:
 - Freshwater species have experienced the most significant decline, with populations plummeting by 85%.
 - Terrestrial species populations have decreased by 69%.
 - Marine species populations have dropped by 56%.

THE CENTRAL BOARD OF DIRECT TAXES (CBDT) HAS NOTIFIED AMENDMENTS TO INCOME TAX RULES

- Key Highlights:
 - Simplified TCS/TDS Credit Claims for Salaried Employees: The amendments aim to streamline the process of claiming credit for Tax Collected at Source (TCS) and Tax Deducted at Source (TDS) for salaried employees.
 - TCS Credit for Minors: The rules have been modified to allow parents to claim TCS credit on behalf of their minor children whose income is clubbed with theirs.
- New Form 12BAA: A new form, 12BAA, has been introduced to facilitate the declaration of non-salary income by employees to their employers. This will help in accurate TDS calculations.

MUKESH AMBANI TOPS FORBES' INDIA'S 100 RICHEST 2024 LIST; GAUTAM ADANI RANKED $2^{\rm ND}$

- Here are some highlights:
 - Mukesh Ambani tops the list with a net worth of \$119.5 billion, making him the



- second-largest gainer in dollar terms this year.
- Gautam Adani is ranked second with a net worth of \$116 billion, making him the biggest gainer, adding \$48 billion to his fortune.
- The collective wealth of India's 100 richest individuals surpassed the \$1 trillion mark for the first time
- Savitri Jindal is the third richest, with a net worth of \$43.7 billion.
- Shiv Nadar and Dilip Shanghvi round out the top five with net worths of \$40.2 billion and \$32.4 billion, respectively.
- The list includes 58 individuals who added at least \$1 billion to their net worths, and six individuals who added over \$10 billion each.
- Savitri Jindal is the highest-ranking woman on the list, and Mahima Datla is a new female entrant.

MINISTRY OF RURAL DEVELOPMENT SIGNS MOU WITH TEN BANKS TO PROMOTE INDIVIDUAL FINANCING

- The banks involved are Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, UCO Bank, and IDBI Bank Limited.
- This initiative aims to support women entrepreneurs under the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) by providing larger loans to help them scale up their businesses.
- The goal is to create "Lakhpati Didis", or women earning over one lakh rupees annually, and boost rural employment.

"SAMARTH" SCHEME EXTENDED TILL MARCH 2026

 The scheme is demand-driven and placementoriented, focusing on training individuals in various textile-related skills across the entire value chain, excluding spinning and weaving.

- It provides both entry-level skilling and upskilling/reskilling programs for existing workers.
- The scheme has been extended until March
 2026, with a target to train 3 lakh persons and a budget of Rs. 495 Crore.

LABOUR AND EMPLOYMENT MINISTER DR. MANSUKH MANDAVIYA LAUNCHED THE ESHRAM

- This digital platform is designed to provide seamless access to various social security schemes for unorganized workers.
- It simplifies the registration process, enabling workers to easily connect with government benefits.
- The eShram initiative aims to enhance welfare measures, ensuring that unorganized workers can more readily access health insurance, pension, and other entitlements.

THE AROHA-2024 CONFERENCE INAUGURATED BY CHIEF JUSTICE DY CHANDRACHUD

- The conference was inaugurated by Chief
 Justice DY Chandrachud and organized by the
 Ministry of Ayush.
- The theme for this year is "Advancements in Research and Global Opportunities for Holistic Ayurveda."
- The conference aims to promote Ayurveda as a key pillar of global health and wellness, integrating traditional practices with modern scientific advancements.

RESERVE BANK OF INDIA (ACCESS CRITERIA FOR NDS-OM) DIRECTIONS, 2024

- These directions revise the access criteria for the Negotiated Dealing System-Order Matching (NDS-OM) platform, expanding direct access to a broader range of regulated entities such as banks, non-banking financial companies, mutual funds, and pension funds.
- The process for seeking access has been streamlined, and entities can now apply through updated procedures.



 The new guidelines aim to enhance transparency and efficiency in government securities transactions.

129MN INDIANS LIVES IN EXTREME POVERTY IN 2024: WB REPORT

- Here are some important highlights:
 - Poverty Line: Extreme poverty is defined by the World Bank as living on less than \$2.15 a day. For middleincome countries, the threshold is higher at \$6.85 a day.
 - Poverty Trends: While there has been significant progress in reducing extreme poverty from 431 million in 1990 to 129 million in 2024, the higher threshold reveals a larger segment of the population struggling due to population growth.

STEEL AUTHORITY OF INDIA LIMITED (SAIL) HAS RECEIVED SHRM - HR EXCELLENCE AWARDS

- The awards were presented at the SHRM India Annual Conference 2024 held on October 17-18, 2024, at the Taj Palace in New Delhi.
- Organized by the Society for Human Resource Management (SHRM) India.
- This year's conference theme
 was "NOW", focusing on empowering HR
 leaders with strategies for success, civility, and
 building a positive organizational culture.

INDIA ADVANCES IN 6G RACE, RANKS AMONG TOP 6 IN GLOBAL PATENT FILINGS

- This milestone follows the nationwide deployment of 5G technology.
- Under the Bharat 6G Vision, the government is actively evaluating 470 proposals for accelerated research on the 6G ecosystem.
- The Department of Telecommunications
 (DoT) has funded two next-generation testbeds.
- A government-led panel projects that India could secure 10% of all 6G patents and contribute one-sixth of global standards within the next three years.

RBI APPROVES MERGER OF TATA CAPITAL & TATA MOTORS FINANCE

- This merger will create India's 12th largest nonbanking finance company (NBFC).
- Tata Capital will issue equity shares to Tata
 Motors Finance shareholders, resulting in Tata
 Motors holding a 4.7% stake in the new entity.
- The merger aims to attract new customers in the commercial vehicle and passenger car financing segments, enhance customer service with digital offerings, and provide growth opportunities for employees.

ACCORDING TO THE 'TRAVEL TRENDS REPORT', SHILLONG SURPASSES BAKU

- According to the report, Shillong, the capital city of Meghalaya in northeastern India, has surpassed Baku, Azerbaijan, as the most popular travel destination for Indian travelers in 2025.
- Key Highlights:
 - Popularity: Shillong is the only Indian city to feature on the list, demonstrating its increasing appeal for unique and immersive travel experiences.
 - Travel Intentions: The report indicates that 66% of Indians plan to travel more in 2025, with a focus on meaningful and collective travel experiences.
 - Experiences: Indian travelers are seeking destinations that offer rich cultural experiences, natural beauty, and a break from routine urban life.

WORLDLINE REPORT: UPI TRANSACTIONS VOLUME SURGED 52% TO 78.97 BILLION IN 1H OF 2024

Key Highlights:

 Transaction Volume: UPI transactions rose from 51.9 billion in the first half of 2023 to 78.97 billion in the first half of 2024.



- Transaction Value: The value of UPI transactions increased by 40%, from Rs 83.16 trillion in the first half of 2023 to Rs 116.63 trillion in the first half of 2024.
- Top UPI Apps: PhonePe, Google Pay, and Paytm remained the top players, collectively accounting for 94.83% of all transactions by volume.
- Average Ticket Size (ATS): The ATS for all UPI transactions decreased by 8%, from Rs 1,603 in the first half of 2023 to Rs 1,478 in the first half of 2024.
- Point of Sale (POS) Terminals: The number of POS terminals increased by 17%, from 7.65 million in January 2023 to 8.96 million in June 2024.

PM MUDRA LOAN LIMIT INCREASED FROM ₹10 LAKHS TO ₹20 LAKHS

- This initiative is aimed at enhancing the financial assistance available to micro and small enterprises, particularly for budding entrepreneurs who need substantial capital to start or expand their businesses.
- Key Details:
 - Objective: The increase in the loan limit is intended to empower entrepreneurs, particularly in the micro and small enterprise sector, by providing them with the necessary financial support to scale their businesses.
 - Loan Categories: Under PMMY, loans are categorized into Shishu (loans up to Rs 50,000), Kishore (loans from Rs 50,001 to Rs 5 lakhs), and Tarun (loans from Rs 5 lakhs to Rs 20 lakhs).
 - Eligibility: The scheme targets noncorporate small business sectors, including manufacturing, trading, and service sectors.
 - Benefits: This expansion is expected to facilitate access to credit, promote selfemployment, and generate jobs across various sectors of the economy.

- Implementation: The loans will continue to be provided by Public Sector Banks, Regional Rural Banks, Scheduled Commercial Banks, and Micro Finance Institutions.
- By enhancing the loan limit, the government aims to foster a robust entrepreneurial ecosystem and ensure that financial barriers do not hinder the growth of small businesses.

ADDITIONAL COMPASSIONATE PENSION FOR PENSIONERS AGED 80+

- Here's a breakdown of the key points:
 - Eligibility: Central government pensioners who are 80 years of age or older are eligible for this additional compassionate pension.
 - Amount: The additional pension is calculated as a percentage of the basic pension or compassionate allowance, depending on the age group:

• 80-85 years: 20%

85-90 years: 30%

90-95 years: 40%

95-100 years: 50%

100 years or more: 100%

 Effective Date: The additional pension will be applicable from the first day of the month in which the pensioner turns 80.

RBI GOVERNOR SHAKTIKANTA DAS RANKED TOP CENTRAL BANKER BY GLOBAL FINANCE

- He received an A+ grade for his performance in inflation control, economic growth, currency stability, and interest rate management.
- The award was presented at an event in Washington DC, USA.

Monthly One Liner GK Digest October 2024



 Denmark's Christian Kettel Thomsen and Switzerland's Thomas Jordan were also ranked under the A+ category.

NCPCR REPORT: INDIA HAS OVER 11.5 LAKH CHILDREN VULNERABLE TO CHILD MARRIAGE

 This statistic points to a significant problem that requires urgent action to protect these children's rights and futures.

• Key Findings:

- Prevalence: The report indicates that child marriage is still prevalent, especially in rural areas and economically disadvantaged communities.
- Impact on Girls: Girls are particularly at risk, facing health issues, interrupted education, and increased vulnerability to domestic violence.
- Regional Differences: Certain states like Rajasthan, Bihar, and Jharkhand have higher rates of child marriage.
- Contributing Factors: Poverty, lack of education, and cultural norms are major contributors to the persistence of child marriage.

OVERSEAS PRESENCE OF INDIAN BANK INCREASED DURING 2023-24 ACCORDING TO RBI SURVEY

- Increase in Branches: The number of overseas branches of Indian banks saw a significant rise, indicating an expansion of their global operations.
- Employee Strength: There was an 8.2% increase in the number of employees working in these overseas branches, reflecting the banks' commitment to strengthening their international presence.
- Balance Sheet Growth: The balance sheets of these overseas branches recorded a 4.3% growth, showcasing the financial growth of Indian banks' operations outside India.
- Geographical Spread: The survey highlighted that Indian banks are increasingly diversifying

their presence across different regions, aiming to tap into various international markets.

INCORP GLOBAL BECOMES FIRST FIRM AT GIFT IFSC TO RECEIVE BATF LICENCE APPROVAL

 This significant milestone falls under the new IFSCA (BATF Services) Regulations, 2024.

• Key Highlights:

- Regulatory Framework: The IFSCA (BATF Services) Regulations, 2024, set a comprehensive framework for offering BATF services at GIFT IFSC, enhancing the regulatory environment for financial services.
- Scope of Services: With the BATF licence, InCorp Global can now provide a wide range of services, including bookkeeping, accounting, taxation, and financial crime compliance. This licence goes beyond traditional banking and financial services, extending to various industries.
- Strategic Location: GIFT IFSC, designed as an international financial services hub, offers a strategic location for global businesses to operate in a regulated environment.
- Implications: This licence enables InCorp Global to attract a diverse clientele, including multinational corporations and local enterprises, seeking high-quality BATF services.

EFW 2024 ANNUAL REPORT: HONG KONG REGAINS TITLE AS WORLD'S LARGEST FREEST ECONOMY

 The key indicators considered include size of government, legal system and property rights, sound money, freedom to trade internationally, and regulation of credit, labor, and business.

Key Findings:

Hong Kong: Regained its title as the world's freest economy with a score of
 8.58, overtaking Singapore which scored
 8.55. Despite political changes, Hong Kong's strong commitment to economic policies like low taxes, free trade, and minimal



- government intervention helped it secure the top spot.
- Singapore: Slipped to second place but remains a leader with high scores in most areas of economic freedom.
- India: Ranked 84th, showing improvement by moving up three spots from the previous ranking. India's score of 6.58 reflects progress in areas such as regulation and sound money, though challenges remain in legal system efficiency and labor market regulations.

SOLEX ENERGY HAS PARTNERED WITH STATE BANK OF INDIA

- This partnership aims to make solar energy more accessible and affordable, driving the growth of renewable energy in India.
- Key Aspects of the Partnership:
- Financing Options: SBI will offer financing through its Surya Shakti Solar Finance Scheme, providing loans up to Rs 10 crore. This scheme aims to support businesses and individuals in setting up solar power systems.
- Promoting Renewable Energy: By offering attractive financing options, the partnership encourages the adoption of solar energy, helping to reduce dependence on nonrenewable energy sources and contributing to a greener environment.
- Accessibility and Affordability: The
 collaboration between Solex Energy and SBI
 ensures that more people and businesses can
 afford to invest in solar energy, thanks to the
 financial support provided by the bank.

INDIA RANKS 79TH PLACE IN RULE OF LAW INDEX RANKING 2024

- Here are some key details:
 - Top Country: Denmark holds the top spot as the country with the highest rule of law.
 - India's Performance: India ranks 60th in constraints on government powers and 44th in open government, but faces challenges in fundamental rights (102nd), order and security (98th), and criminal justice efficiency (82nd).

- Regional Comparison: Within South Asia, India ranks third, following Nepal (69th) and Sri Lanka (75th).
- Global Trends: The report highlights a global decline in the rule of law for the seventh consecutive year, with improvements seen in some areas like corruption and criminal justice.

IBBI LAUNCHES CENTRALIZED PLATFORM FOR ASSET SALES UNDER INSOLVENCY CODE

- This platform, developed in partnership with the Indian Banks' Association (IBA) and managed by PSB Alliance Private Limited, aims to streamline the process of selling assets undergoing insolvency proceedings.
- Key Features of eBKray:
 - Transparency: Provides detailed information about assets, including photographs, videos, and geographical coordinates, ensuring transparency for potential bidders.
 - Efficiency: Simplifies the bidding process by centralizing asset sales, reducing time and administrative effort for all parties involved.
 - Enhanced Participation: Encourages wider participation from bidders by offering a user-friendly interface and comprehensive asset details.
 - Improved Recovery Rates: By making the process more accessible and efficient, the platform is expected to improve recovery rates for creditors.

BANKING- ONE LINER

- India will participate in the Euronaval 2024
 Defence Exhibition in France from
 November 4 to November 7, 2024. This event will showcase the latest advancements in naval defense technology and provide a platform for international collaboration and innovation.
- The Annual Survey of Industries (ASI) for 2022-23 reported a 7.3% growth in India's



- manufacturing gross value added (GVA), reaching ₹21.97 lakh crore. This growth was driven by sectors like automotive, electronics, and pharmaceuticals.
- ICRA has downgraded Bandhan Bank's longterm rating from AA to AA-, citing weaknesses in its Emerging Entrepreneur Business (EEB) portfolio. The outlook has been revised to stable due to concerns about borrower over-leveraging and slow recovery of stressed assets. However, the bank's short-term rating remains at A1+.
- The Competition Commission of India (CCI)
 has approved TIGA Investments' acquisition
 of a stake in Dream Sports Inc, the parent
 company of Dream11. This transaction,
 cleared under the green channel route,
 involves Tiga Acquisition Corp III purchasing
 preferred stock from an existing
 shareholder.
- The Supreme Court has ruled that the 90,000 income tax reassessment notices issued between April 1 and June 30, 2021, are valid. This decision affects over 90,000 taxpayers and resolves a long-standing dispute. The court stated that these notices are lawful as long as the new procedural requirements, effective from April 1, 2021, were followed.
- The Ministry of Textiles has extended the requirement to use jute bags for packaging foodgrains and sugar until December 31, 2024. This mandate supports the jute industry by ensuring 100% of foodgrains and 20% of sugar are packaged in jute bags.
- The DGCA has approved the merger of AIX Connect (formerly AirAsia India) with Air India Express, effective October 1, 2024.
 This merger, part of Tata Group's consolidation strategy, will operate under

- the Air India Express name, expanding its fleet to 100 aircraft and routes to 171. The move aims to enhance operational efficiency and meet the gro/ wing demand for air travel in India.
- SEBI fined NSE Data And Analytics Ltd Rs 12 lakh for not segregating its IT infrastructure and manpower from NSE. The violations included issues with IT infrastructure, backup records, disaster recovery policies, and KYC record validation between April 2022 and July 2023.
- HDFC Bank achieved its 25% gender diversity goal a year ahead of schedule, with women now making up 26% of its workforce. This milestone was reached through initiatives like AI-powered hiring and 'All Women Branches'. The bank now aims for 27% female representation by FY27.
- Federal Bank has partnered with Bhashini to enhance its AI chatbot, Feddy, by supporting 14 Indian languages. This initiative aims to make banking services more accessible and inclusive for customers who prefer regional languages. The collaboration is part of the Reserve Bank Innovation Hub's efforts to promote regional language banking.
- LIC has increased its stake in Bank of Maharashtra to 7.10% through a Qualified Institutional Placement (QIP), acquiring 25.96 crore equity shares. This move



- reflects LIC's confidence in the bank's growth potential and provides essential capital for its expansion.
- SATYA MicroCapital has secured Rs 1000
 million in debt funding from Mizuho Bank.
 This funding will help SATYA expand its
 operations and develop new credit
 offerings, with a focus on empowering
 women micro-entrepreneurs through
 financial inclusion. This partnership marks
 Mizuho Bank's first collaboration with
 SATYA.
- The Reserve Bank of India (RBI) has kept the repo rate unchanged at 6.50% for the tenth consecutive time. This decision aims to balance inflation control with economic growth. The repo rate is the rate at which the RBI lends money to commercial banks.
- Jio Financial Services Ltd (JFSL) and BlackRock received in-principle approval from SEBI to set up a mutual fund business on October 3, 2024. This approval marks a significant step for both companies as they venture into the Indian mutual fund market.
- The Finance Ministry released ₹1.78 lakh crore to states in tax devolution on October 10, 2024. This includes an advance instalment of over ₹89,000 crore, in addition to the regular instalment. The largest shares went to Uttar Pradesh with ₹31,962 crore and Bihar with ₹17,921 crore, aiming to accelerate capital spending and finance development and welfare expenditures.
- The Reserve Bank of India (RBI) has increased the UPI transaction limit to ₹10,000 for users of feature phones through UPI 123Pay. This move aims to boost digital payment adoption and make

- financial services more inclusive, especially in areas with limited internet connectivity.
- The Securities Transaction Tax (STT)
 collection increased by 86% from April 1 to
 October 10, 2024, reaching ₹30,630 crore
 compared to ₹16,373 crore during the same
 period last fiscal year. This surge is
 attributed to the high trading volumes in
 the stock market.
- The Union Government released the first instalment of the 15th Finance Commission grants for 2024-25 to Rural Local Bodies (RLBs) in Andhra Pradesh and Rajasthan on October 12, 2024. Andhra Pradesh received untied grants amounting to ₹395.50 crore and tied grants totalling ₹593.26 crore.
 Rajasthan received untied grants of ₹507.11 crore and tied grants of ₹760.67 crore.
- The Income Tax Department has collected over ₹13.57 lakh crore in direct taxes for the financial year 2024-25 so far. This includes personal income tax of over ₹7 lakh crore and corporate tax of over ₹6 lakh crore. Refunds of over ₹2.31 lakh crore have also been issued during this period.
- The Competition Commission of India (CCI) approved the acquisition of 24.91% shareholding in Future Generali India Insurance Company Limited (FGIICL) by the Central Bank of India on October 15, 2024.
- The World Bank has approved a loan of Rs 15,000 crore for the development of Amaravati, the capital of Andhra Pradesh.
 The funds will be used for infrastructure projects, including the Legislature Complex and High Court. The project will commence in December 2024 and aims for completion within one to two-and-a-half years.
- The district version of the PM Gati Shakti
 National Master Plan was launched on



- October 15, 2024, by Union Minister Piyush Goyal. Initially covering 27 aspirational districts, the plan aims to expand to over 750 districts within the next 18 months.
- ICICI Bank and MakeMyTrip launched a cobranded premium credit card for travel enthusiasts on October 3, 2024. The card offers unlimited myCash rewards that never expire, complimentary MMTBLACK Gold membership, and attractive forex mark-up rates.
- Google has partnered with Aditya Birla Finance and Muthoot Finance to offer personal and gold loans through Google Pay. This initiative aims to improve access to credit for individuals and small businesses, especially in rural areas. The partnership was announced at the 10th edition of the Google for India event on October 3, 2024.
- NPCI Bharat BillPay Ltd (NBBL), a subsidiary of NPCI, partnered with the Pension Fund Regulatory and Development Authority (PFRDA) to integrate the National Pension System (NPS) on the Bharat Connect platform. Announced on October 1, 2024, this integration allows users to contribute to their NPS accounts via digital payment apps and banking channels, making the process more accessible and user-friendly.
- The Competition Commission of India (CCI) approved JM Financial's acquisition of a 43% stake in JM Financial Credit Solutions on October 8, 2024. This move aims to consolidate JM Financial's holdings in wholesale debt syndication and distressed credit businesses under a single platform.
- On October 16, 2024, HDFC Bank inaugurated its first branch in Singapore at 50 Raffles Place. This new branch will offer

- a wide range of financial products and services. The opening follows the bank receiving a wholesale banking license from the Monetary Authority of Singapore (MAS).
- India extended a Line of Credit worth Rs 487.60 crore to Mauritius on October 17, 2024, under the Indian Development and Economic Assistance Scheme (IDEAS). The funds will finance a 100 km water pipeline replacement project. This is the first-ever rupee-denominated Line of Credit.
- FTSE Russell announced on October 9, 2024, that India's sovereign bonds will be included in its Emerging Markets Government Bond Index (EMGBI) starting September 2025. South Korean government bonds will be added to the FTSE World Government Bond Index (WGBI) from November 2025. These inclusions are expected to attract significant investment into local bonds.
- Jio Payments Bank, a subsidiary of Jio Financial Services, secured a mutual fund distribution license from the Association of Mutual Funds in India (AMFI) on October 4, 2024. This Category 1 Execution-only Platform (EOP) license enables the bank to distribute direct plans of mutual fund schemes.
- The Securities and Exchange Board of India (SEBI) extended the digital relaxation for Annual General Meetings (AGMs) until September 30, 2025. Listed companies can continue to hold AGMs electronically without sending physical copies of financial statements to shareholders.
- On October 10, 2024, Piramal Payment
 Services Limited received approval from the
 RBI to launch its Prepaid Payment



- Instrument (PPI) service, Piramal Pay. This allows them to offer digital financial services across India, ensuring secure and convenient transactions.
- Between January and April 2024, Indians lost Rs 120 crore to digital arrest frauds.
 Scammers posed as law enforcement officers, demanding money for a "compromise" and "closure of the case".
 Many of these frauds originated from Myanmar, Laos, and Cambodia.
- The Uttar Pradesh Authority for Advance Ruling (UPAAR) has ruled that pre-paid vouchers are taxable at 18% under GST laws. The decision clarifies that these vouchers fall under the category of "goods" and are subject to GST at the time of issuance.
- On October 30, 2024, the Reserve Bank of India (RBI) increased its gold reserves to 855 metric tonnes. Of this, 510.46 metric tonnes are stored domestically, while 324.01 metric tonnes are held internationally with the Bank of England and the Bank for International Settlements (BIS).
- On October 19, 2024, the Indian Overseas Bank (IOB) launched the IOB-Mahila Shaksham Scheme. This scheme provides financial assistance to women SHG members under the DAY-NRLM program, aiming to ensure an annual income of at least Rs 1 lakh per household through entrepreneurial activities.
- On October 14, 2024, the Bank of Baroda launched the bob Utsav Deposit Scheme.
 This special fixed deposit scheme offers attractive interest rates and flexible tenures to encourage savings during the festive season. It's available for fixed deposits below Rs 3 crore.

APPOINTMENTS

Name of the Person Designation Ram Singh, Saugata Bhattacharya, and Nagesh Kumar External Members of MPC Shri Aviral Jain Executive Director of RBI Prakash Man Singh Raut Chief Justice of Nepal Sharad Kumar Head of Anti-Corruption Unit Manoj Kumar Dubey CEO, Chairman, and Managing Director of Indian Railway Finance Corporation Virat Sunil Diwanji Additional Director in Kotak Mahindra Bank Manish Tiwary Managing Director of Nestlé India Limited Sanjeev Kumar Singla Ambassador of India to France Ajit Vinayak Gupte Ambassador of Germany Pranay Verma High Commissioner to Bangladesh Sibi George Ambassador to Japan L Satya Srinivas Interim CEO of the Government e-Marketplace Noel Tata Chairperson of Tata Trusts Pritpal Kaur 2024 IACP 40 Under 40 awardees Dia Mirza Jury member for the All Living Things Environmental Film Festival Paramesh Sivamani Chief Minister of Jammu and Kashmir Chief Minister of Jammu and Kashmir Kashmir Amit Kumar Chief Minister of India Praveen Vashista Special Secret	APPOINTMENTS			
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of Commerce	Rahatkar	Commission for Women		
	Abhyuday Jindal			
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	Prabowo Subianto	Eighth President of Indonesia		



Chitra Jayasimha	Chairperson of the Board of	
	National Pension System	
Vikram Dev Dutt	Coal Secretary	
Ajay Kumar Singh	Director General of Police	
Pranav Chawda	CEO of JPMorgan Chase & Co.'s	
Prabhakar Raghavan	Google's Chief Technologist	
Dr. Himanshu Pathak	Director General	
Amitabh Chaudhry	MD and CEO of Axis Bank	
Praveen Vashista	Special Secretary (Internal	
	Security) in the Ministry of Home	
	Affairs	
Dr. Neena Malhotra	India's next Ambassador to	
	Sweden	
TV Narendran	Chairman of the World Steel	
	Association	
Deepak Agarwal	full-time Managing Director of	
	NAFED	
Manu Kapoor	Group Chief of Public Policy and	
	Corporate Affairs.	
KAP Sinha	Chief Secretary of Punjab	
Tom Fletcher	Under-Secretary-General for	
	Humanitarian Affairs and	
	Emergency Relief Coordinator	
General Luong Cuong	President of Vietnam	
<u>Praveena Rai</u>	CEO and Managing Director of	
	the Multi Commodity Exchange of	
	India	
Rashmika Mandanna	National Ambassador to promote	
	cyber safety	
<u>Sumathi</u>	Independent Chair of the ICC	
<u>Dharmawardena</u>	Anti-Corruption Unit	
Naim Qassem	Hezbollah Chief	
Ashok Chandra	MD and CEO of Punjab National	
	Bank	

INDEX AND RANKING

INDIA PLACED IN THE 'SERIOUS' CATEGORY IN THE GLOBAL HUNGER INDEX 2024

- India placed in the 'serious' category in the Global Hunger Index 2024
- India was placed in the 'serious' category in the Global Hunger Index 2024, ranking 105th out of 127 countries with a score of 27.3.
- India's performance remains concerning, especially compared to its South Asian neighbors like Bangladesh, Nepal, and Sri Lanka, which fall into the 'moderate' category.
- The report highlights that 13.7% of India's population is undernourished, 35.5% of children

- under five are stunted, 18.7% suffer from wasting, and 2.9% of children die before their fifth birthday.
- The top country with the best performance in the Global Hunger Index 2024 is Somalia, which has the lowest hunger levels.

INDIA ADVANCES IN 6G RACE, RANKS AMONG TOP 6 IN GLOBAL PATENT FILINGS

- This milestone follows the nationwide deployment of 5G technology.
- Under the Bharat 6G Vision, the government is actively evaluating 470 proposals for accelerated research on the 6G ecosystem.
- The **Department of Telecommunications (DoT) has funded two next**-generation testbeds.
- A government-led panel projects that India could secure 10% of all 6G patents and contribute onesixth of global standards within the next three years.

AWARDS AND HONOURS

Awardee	Awards
Regional Labour Institute	"Uttam" Award
John J. Hopfield and	Nobel Prize in Physics
Geoffrey E. Hinton	
David Baker, Demis	Nobel Prize in Chemistry
Hassabis, and John	
Jumper	
Victor Ambros and Gary	Nobel Prize in Physiology or
Ruvkun	Medicine
Han Kang	Nobel Prize in Literature
Nihon Hidankyo	Nobel Prize in Peace
Daron Acemoglu	Nobel Prize in Economics
Sister Rosita Milesi,	2024 UNHCR Nansen Refugee
Brazilian Nun and 4	Award
Other Women	
Steel Authority of India	SHRM - HR Excellence Awards
Limited	
Wagh Bakri Tea	Prestigious Generational
	Legacy Award
Mithun Chakraborty	Dadasaheb Phalke Award
Alexander Dunn	2024 SASTRA Ramanujan Prize
Vera Voronova and	MIDORI Prize for Biodiversity
Ysabel Agustina	2024
Calderón Carlos	
M.K. Stalin	Asia HRD Lifetime
	Achievement Award
Odisha	5th National Water Awards
ISRO Chairman S.	World Space Award
Somnath	
Rajkumar Hirani	National Kishore Kumar Award

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Nikita Porwal	Femina Miss World 2024	
Aditi Anand	Victoria and Albert Museum's	
	(V&A) Emerging Illustrator	
	Award	
Narayana Murthy	Patrick J. McGovern Award	
Writer Ashokan Charuvil	Vayalar Ramavarma Memorial	
	Literary Award	
Darasing Khurana	Mahatma Gandhi Leadership	
	Award	
Urmila Chaudhary	Global Anti-Racism	
	Championship Award	
13 top learners	Adarsh Karmayogi Awards	
Maria Corina Machado	Sakharov Prize	
and Edmundo González		
Urrutia		
Bhubaneswar	Best Public Transport System	
Bibhab Kumar Talukdar	The Harry Messel Award	
Rodri	Men's Ballon d'Or	
Aitana Bonmati	Women's Ballon d'Or	
Chiranjeevi	Akkineni Nageswara Rao	
	National Award	
Pro Kabaddi League	Best Sports League of the Year	
Sri Sri Ravi Shankar	Fiji's highest civilian Award	
Francis Ford Coppola	50th AFI Life Achievement	
	Award	
Son Heung-min	Asia's Best International Player	
	(Men)	
Ellie Carpenter	Asia's Best International	
	Player (Women)	

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Signed Between	Date Signed	Purpose
AICTE & SIDM	4th October	To Boost
	2024	Academia-Industry
		Synergy in
		Defence and
		Aerospace
India and US	4th October	To expand and
	2024	diversify the
		critical minerals
		supply chain
Department of Posts	4th October	To enhance
and Amazon	2024	logistics by
		leveraging DoP's
		extensive postal
		network for
		Amazon's parcel
		deliveries across
		India.
Indian Council of	4th October	To promote
Medical Research and	2024	sustainable energy
NTPC Vidyut Vyapar		in healthcare by
Nigam		installing rooftop
		solar panels at 15
		ICMR institutes

		LAMITIS
Government of Maharashtra and the SAI	6th October 2024	To create modern sports infrastructure of international standards
BHP and SAIL	7th October 2024	To explore decarbonisation pathways for steel production
India and Maldives	7th October 2024	To provide short- term foreign exchange liquidity to the Maldives and support its balance of payments stability.
IEA and IIT Delhi	8th October 2024	To advance clean energy technologies and transitionsn in Paris
RITES Ltd. with Etihad Rail	8th October 2024	To explore cooperation in developing railways and related infrastructure services in the UAE and the wider region.
Indian Navy with Bajaj Allianz Life Insurance	10th October 2024	To provide a diverse range of insurance products, including term insurance, to naval civilians at affordable premiums.
Ministry of Rural Development with ten banks	18th October 2024	To promote individual financing for higher-order enterprises.
BEML Limited and Power Finance Corporation	19th October 2024	To finance and execute critical infrastructure projects in defence, rail transportation, and infrastructure development
India and Seychelles	21st October 2024	To enhance collaboration and exchange expertise in

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EXAMS	day

NFRA and IICA	22nd	auditing, fostering knowledge exchange and capacity-building among auditing professionals.
	October 2024	capabilities of professionals in corporate governance, accounting, and auditing standards.
IASST Guwahati with Bharat Biotech International Ltd.	24th October 2024	To develop probiotic health products from traditional fermented foods of Northeast India, addressing metabolic diseases and promoting healthy ageing.
Government e- Marketplace and Sikkim government	24th October 2024	To enhance transparency, efficiency, and inclusivity in public procurement processes.
ISRO and DBT	25th October 2024	To conduct biotechnology experiments in the space station
India and Spain	28th October 2024	Focuses on enhancing collaboration in rail transport, including modernization projects, high-speed rail systems, and the exchange of technical knowhow
Indian Railways & Switzerland's DETEC	29th October 2024	To enhance technical cooperation in areas like technology sharing, track maintenance, management, and construction.

D-1-	D	<u>=====</u>	
Date	Day	Theme	
1st	International	Theme: "Ageing with	
October 20	Day of the	Dignity: The Importance	
24	Older Persons	of Strengthening Care	
		and Support Systems for	
		Older Persons	
		Worldwide".	
1st	World	Theme: "Plant-Powered	
October 20	Vegetarian Day	for a Sustainable	
24	,	Future,"	
1st	International	Theme: "Coffee, Your	
October 20	Coffee Day	Daily Ritual, Our Shared	
24		Journey."	
2nd	Gandhi Jayanti	Theme: "Promoting	
October 20	Gariarii sayariti	Peace through	
24		Education",	
	Lal Dahadur	Contributions to	
2nd	Lal Bahadur		
October	Shastri Jayanti	agriculture and defense,	
2024		with tributes, educational	
		programs, and	
		community service	
		activities	
4th-10th	World Space	Theme:"Space & Climate	
October	Week	Change"	
2024			
4th	World Animal	Theme: "The world is	
October	Day	their home too!".	
2024			
5th	World Teachers	Theme: "Valuing Teacher	
October	Day	Voices: Towards a New	
2024		Social Contract for	
		Education".	
6th	German-	Theme:-	
October	American Day	meme.	
2024	American bay		
6th	World Cerebral	Theme: "Together	
October	Palsy Day	Stronger,".	
2024	AA/	The arrange (15)	
7th	World Habitat	Theme: "Engaging youth	
October	Day	to create a better urban	
2024		future,"	
8th	World Cotton	Theme: "Cotton for	
October	Day	Good"	
2024			
9th	World Post Day	Theme: "150 years of	
October		enabling communication	
2024		and empowering peoples	
		across nations".	
10th	World Sight	Theme: "Children, Love	
October	Day	Your Eyes."	
2024			
10th	World Day	Theme: "The death	
October	Against the	penalty protects no one."	
	_	penalty protects no one.	
2024	Death Penalty		

IMPORTANT DAYS



	I	T =	
10th	World Mental	To raise awareness and	
October	Health Day	encourage actions to	
2024		improve mental health in	
		workplaces.	
11th	International	Theme:"Empowering	
October	Day of the Girl	Girls: Building a Brighter	
2024	Child	Future,"	
11th	World Egg Day	Theme: "Eggs for a Better	
October		Life,"	
2024			
12th	World	Theme: "Protect Insects,	
October	Migratory Bird	Protect Birds"	
2024	Day		
13th	International	Theme: "Empowering	
October	Day for Disaster	the next generation for a	
2024	Risk Reduction	resilient future,"	
13th	Breast Cancer	Theme:"Empowerment	
October	Awareness Day	through Awareness: Early	
2024		Detection Saves Lives,"	
14th	World	Theme: "Shared Vision	
October	Standards Day	for a Better World,"	
2024	,	,	
15th	World	Theme: "Empowering	
October	Students' Day	Students to be Agents of	
2024		Change",	
15th	Global	Theme: "Clean Hands,	
October	Handwashing	Healthy Lives".	
2024	Day	Treaterly Lives :	
15th	World White	Theme: "Promoting	
October	Cane Day	Inclusivity and	
2024	Jan. 6 2 4 7	Independence"	
15th	International	Theme: "Rural Women	
October	Day of Rural	Cultivating Good Food for	
2024	Women	All"	
16th	World	Theme: "Workforce Well-	
October	Anaesthesia	Being: The Crucial Role of	
2024	Day	Anaesthesia in	
	,	Healthcare".	
16th	Boss Day	Theme: "Recognizing	
October	2000 247	Leadership and Fostering	
2024		Growth".	
16th	World Spine	Theme:"Support Your	
October	Day	Spine"	
2024	,		
16th	World Food	Theme: "Right to Foods	
October	Day	for a Better Life and a	
2024	,	Better Future",	
17th	World Trauma	Theme: "Workplace	
October	Day	Injuries: Prevention &	
2024	Juy	Management"	
17th	International	Theme: "Celebrating the	
October	Abhidhamma	Teachings and Legacy of	
2024	Divas	Buddha,"	
2024	טועמט	buuulla,	

		1	
17th	International	Theme: "Ending Social	
October	Day for the	and Institutional	
2024	Eradication of	Maltreatment: Acting	
	Poverty	Together for Just,	
		Peaceful, and Inclusive	
		Societies".	
20th	World Statistics	Theme: "Harnessing Data	
October	Day	for Better Decisions"	
2024	,		
20th	National	Theme:"Unity in	
October	Solidarity Day	Diversity: Strengthening	
2024		Social Bonds."	
20th	World	Theme: "Say No to Fragile	
October	Osteoporosis	Bones,"	
2024	Day	Bones,	
21st	Police	Theme: "Honouring the	
October	Commemoratio	Heroes of the Nation:	
2024			
	n Day	Sacrifice and Service."	
21st	World lodine	Theme: "Ending lodine	
October	Deficiency Day	Deficiency Through Public	
2024		Awareness and Global	
		Action."	
22nd	International	Theme: "The Power of	
October	Stuttering	Listening,"	
2024	Awareness Day		
24th	World Polio	Theme: "A Global Mission	
October	Day	to Reach Every Child"	
2024			
24th	63rd Raising	Theme: "Valour and	
October	Day	Dedication: Safeguarding	
2024		the Nation's Borders."	
24th-30th	Disarmament	Theme: "Promoting	
October	Week 2024	Global Peace and	
2024		Security."	
2024			
24th-31st	Global Media	Theme: "The New Digital	
	Global Media and	Theme: "The New Digital Frontiers of Information:	
24th-31st		_	
24th-31st October	and	Frontiers of Information:	
24th-31st October	and Information	Frontiers of Information: Media and Information	
24th-31st October	and Information	Frontiers of Information: Media and Information Literacy for Public-	
24th-31st October 2024	and Information Literacy Week	Frontiers of Information: Media and Information Literacy for Public- Interest Information".	
24th-31st October 2024	and Information Literacy Week United Nations	Frontiers of Information: Media and Information Literacy for Public- Interest Information". Theme: "The World	
24th-31st October 2024 24th October	and Information Literacy Week United Nations	Frontiers of Information: Media and Information Literacy for Public- Interest Information". Theme: "The World Needs the UN; the UN Needs Us"	
24th-31st October 2024 24th October 2024 24th	and Information Literacy Week United Nations Day World	Frontiers of Information: Media and Information Literacy for Public- Interest Information". Theme: "The World Needs the UN; the UN Needs Us" Theme: "How Science,	
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24th-31st October 2024 24th October 2024 24th October 2024 24th October	and Information Literacy Week United Nations Day World Development Information Day International Day of	Frontiers of Information: Media and Information Literacy for Public- Interest Information". Theme: "The World Needs the UN; the UN Needs Us" Theme: "How Science, Technology, and Digital Divide Shaping the Countries" Theme: "Honoring the Unsung Guardians of	
24th-31st October 2024 24th October 2024 24th October 2024 24th October 2024	and Information Literacy Week United Nations Day World Development Information Day International Day of Diplomats	Frontiers of Information: Media and Information Literacy for Public- Interest Information". Theme: "The World Needs the UN; the UN Needs Us" Theme: "How Science, Technology, and Digital Divide Shaping the Countries" Theme: "Honoring the Unsung Guardians of Global Peace."	
24th-31st October 2024 24th October 2024 24th October 2024 24th October 2024 27th	and Information Literacy Week United Nations Day World Development Information Day International Day of Diplomats 78th Infantry	Frontiers of Information: Media and Information Literacy for Public- Interest Information". Theme: "The World Needs the UN; the UN Needs Us" Theme: "How Science, Technology, and Digital Divide Shaping the Countries" Theme: "Honoring the Unsung Guardians of Global Peace." Theme: "Celebrating the	
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24th-31st October 2024 24th October 2024 24th October 2024 24th October 2024 27th October 2024	and Information Literacy Week United Nations Day World Development Information Day International Day of Diplomats 78th Infantry Day	Frontiers of Information: Media and Information Literacy for Public- Interest Information". Theme: "The World Needs the UN; the UN Needs Us" Theme: "How Science, Technology, and Digital Divide Shaping the Countries" Theme: "Honoring the Unsung Guardians of Global Peace." Theme: "Celebrating the Bravery and Dedication of Infantry Soldiers".	
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24th-31st October 2024 24th October 2024 24th October 2024 24th October 2024 27th October 2024	and Information Literacy Week United Nations Day World Development Information Day International Day of Diplomats 78th Infantry Day	Frontiers of Information: Media and Information Literacy for Public- Interest Information". Theme: "The World Needs the UN; the UN Needs Us" Theme: "How Science, Technology, and Digital Divide Shaping the Countries" Theme: "Honoring the Unsung Guardians of Global Peace." Theme: "Celebrating the Bravery and Dedication of Infantry Soldiers".	



28th	International	Theme: "Animation: A
October 2024	Animation Day	Global Language",
29th	Ayurveda Day	Theme: "Ayurveda
October	.,,,	Innovation for Global
2024		Health"
29th	International	Theme: "Transforming
October	Day of Care and	Care Systems: Achieving
2024	Support	the Sustainable
		Development Goals in
		the context of
2046	World Stroke	Beijing+30."
29th October		Theme: "#GreaterThanStr oke Active Challenge".
2024	Day	oke Active Challenge .
30th	World Thrift	Theme: "Financial
October	Day	Literacy Among
2024	,	Children",
30th	116th birthday	Theme: -
October	of freedom	
2024	fighter	
	Pasumpon	
	Muthuramaling	
31st	ar World Cities	Thomas "Vouth loading
October	Day	Theme: "Youth leading climate and local action
2024	Day	for cities"
31st	World Savings	Theme: "100 Years
October	Day	Forward Together:
2024		Shaping the Future of
		Responsible Banking".
31st	National Unity	Theme: "Raigad Fort",
October	Day	
2024		

GOVERNMENT SCHEMES

GOVT. LAUNCHED THE PRIME MINISTER'S INTERNSHIP SCHEME TO PROVIDE 1.25 LAKH INTERNSHIPS

- Govt. launched the Prime Minister's Internship scheme to provide 1.25 lakh internships in FY 2024-25.
- The scheme is part of a larger plan to create one crore internship opportunities over the next five years.
- Here are some key details about the scheme:
- Registration Period: October 12-25, 2024.
- Monthly Stipend: Interns will receive ₹5,000 per month, with ₹4,500 contributed by the government and ₹500 by the participating companies.

 Eligibility: Youth aged between 21 and 24 years, with qualifications ranging from high school certificates to graduate degrees.

UNION CABINET MERGES CENTRAL AGRICULTURE SCHEMES INTO TWO NEW PROGRAMS

- Union Cabinet Merges Central Agriculture
 Schemes into Two New Programs.
- This decision, made on October 3, 2024, aims to streamline agricultural initiatives, avoid duplication, and enhance the effectiveness of these schemes.
- The combined expenditure for these schemes is projected to be ₹1,01,321.61 crore.
- PM-RKVY, with an allocation of ₹57,074.72
 crore, will focus on promoting sustainable
 agricultural practices, while KY, with
 ₹44,246.89 crore, will address food security and
 agricultural self-sufficiency.
- This restructuring is designed to provide states
 with more flexibility to address their unique
 agricultural challenges and to promote the use
 of modern agricultural technologies. Cation
 Portal: Interested candidates can register on
 the official portal: pminternship.mca.gov.in

SCHEME GUIDELINES FOR IMPLEMENTATION OF INNOVATIVE PROJECTS UNDER PM-SGMBY

- Scheme Guidelines for implementation of innovative projects under PM-SGMBY
- This scheme, with an outlay of ₹75,021 crore and to be implemented until FY 2026-27, aims to boost rooftop solar capacity and empower residential households to generate their own electricity.
- It includes components like Central Financial Assistance (CFA) to residential consumers, Model Solar Village, Payment Security Mechanism, and Support for Innovative Projects.
- With a budget of ₹500 crore allocated for innovative projects, the scheme offers financial assistance of up to 60% of the project cost or ₹30 crore, whichever is lower.
- The National Institute of Solar Energy (NISE) will serve as the Scheme Implementation Agency



(SIA) for this component, encouraging advancements in solar technologies and business models.

"SAMARTH" SCHEME EXTENDED TILL MARCH 2026

- The scheme is demand-driven and placementoriented, focusing on training individuals in various textile-related skills across the entire value chain, excluding spinning and weaving.
- It provides both entry-level skilling and upskilling/reskilling programs for existing workers.
- The scheme has been extended until March
 2026, with a target to train 3 lakh persons and a budget of Rs. 495 Crore.

PM MUDRA LOAN LIMIT INCREASED FROM ₹10 LAKHS TO ₹20 LAKHS

- This initiative is aimed at enhancing the financial assistance available to micro and small enterprises, particularly for budding entrepreneurs who need substantial capital to start or expand their businesses.
- Key Details:
 - Objective: The increase in the loan limit is intended to empower entrepreneurs, particularly in the micro and small enterprise sector, by providing them with the necessary financial support to scale their businesses.
 - Loan Categories: Under PMMY, loans are categorized into Shishu (loans up to Rs 50,000), Kishore (loans from Rs 50,001 to Rs 5 lakhs), and Tarun (loans from Rs 5 lakhs to Rs 20 lakhs).
 - Eligibility: The scheme targets noncorporate small business sectors, including manufacturing, trading, and service sectors.
 - Benefits: This expansion is expected to facilitate access to credit, promote selfemployment, and generate jobs across various sectors of the economy.
 - Implementation: The loans will continue to be provided by Public Sector Banks, Regional Rural Banks, Scheduled Commercial Banks, and Micro Finance Institutions.

 By enhancing the loan limit, the government aims to foster a robust entrepreneurial ecosystem and ensure that financial barriers do not hinder the growth of small businesses.

VPM MODI LAUNCHED THE AYUSHMAN VAYA VANDANA CARD

- This initiative aims to provide dignified healthcare access to elderly citizens, addressing the healthcare needs of India's aging population.
- Key Details:
 - Coverage: The Ayushman Vaya Vandana
 Card offers free health coverage of up to ₹5
 lakh annually for every citizen aged 70 years
 and above, regardless of income.
 - Healthcare Services: Cardholders can avail themselves of a wide range of healthcare services, including hospitalization, surgeries, and treatments for chronic diseases.
 - Eligibility: The card is available to all senior citizens, aiming to ensure that elderly individuals have access to quality healthcare without financial burden.
 - Implementation: The card will be distributed through a network of government and private hospitals enrolled under the AB PM-JAY scheme.

SPORTS

DIVANSHI WINS 2ND GOLD AT ISSF JUNIOR WORLD CHAMPIONSHIP IN PERU

- Divanshi Wins 2nd Gold at ISSF Junior World Championship in Peru.
- Here is a list of Indian winners:
- Mukesh Nelavalli, who clinched five gold medals in various pistol events, including the 10m Air Pistol Junior Team and the 25m Rapid Fire Pistol Men's Junior Team.
- Parth Rakesh Mane also shone brightly, winning the gold in the Men's 10m Air Rifle Individual event and contributing to the team gold in the same category alongside Ajay Malik and Abhinav Shaw.
- In the rifle events, Shourya Saini, Vedant Nitin
 Waghmare, and Parikshit Singh secured gold in the
 Men's 50m Rifle 3 Position Team event.



 Parisha Gupta added to the tally with a silver in the Women's 50m Pistol, while Shardul Vihan and Sabeera Harris earned a bronze in the Mixed Team Trap.

GOA HOSTS 24TH NATIONAL PARA-SWIMMING CHAMPIONSHIP

- Organized by the Federation of Para Swimming India, the event saw participation from 28 states and showcased remarkable performances across various categories.
- Winners:
- Overall, Champion: Karnataka (392 points)
- Second Place: Maharashtra (378 points)
- Third Place: Rajasthan (248 points)
- Men's Senior Champion: Mohammed Aasim (Kerala)
- Women's Senior Champion: Sharanya (Karnataka)
- Notable Performances:
 - Simran Gaundalkar (Karnataka) set three national records in the 50m, 100m backstroke, and 200m individual medley.
 - Squadron Leader Rajkumar Herojit
 (Manipur) won two gold medals and a silver medal in the men's 100m breaststroke SB4, 50m breaststroke SB4, and 200m individual medley SM5 events.

IN WRESTLING, INDIA WON TWO MEDALS AT U-23 WORLD CHAMPIONSHIP

- Chirag Chikkara won the gold medal in the men's
 57kg freestyle category, while Anjli clinched the silver in the women's 59kg freestyle category.
- Additionally, India won seven bronze medals, making it a total of nine medals and placing the nation fourth in the team standings.
- Here are the winners of bronze medal:
 - o Monika: Bronze in Women's freestyle 68kg
 - Neha Sharma: Bronze in Women's freestyle
 57kg
 - Shiksha: Bronze in Women's freestyle 65kg
 - Vishvajit More: Bronze in men's 55kg Greco-Roman
 - Abhishek Dhaka: Bronze in men's 61kg freestyle
 - o **Sujeet:** Bronze in men's 70kg freestyle
 - O Vicky: Bronze in men's 97kg freestyle

INDIA CLAIMS RUNNER-UP SPOT AT ASIAN ARMWRESTLING CUP

- The competition saw participation from nine nations across six categories: para, masters, subjunior, junior, youth, and seniors.
- India finished with a total of 223 medals (63 gold, 100 silver, and 60 bronze), with Kazakhstan topping the medal tally.
- Notable Indian winners included Denic
 Lalruattluanga from Mizoram (Gold in Men's
 Seniors 80kg Right) and Yogesh Chaudhary from
 Haryana (Gold in Women's Seniors 80kg + Left and Right).

REPORTS

EMPLOYMENT IN INDIA UP BY 36%: CENTER REPORTS

- This data was released by the Ministry of Labour and Employment on October 5, 2024.
- Key highlights from the report include:
 - Employment in India increased by 36% between 2016-17 and 2022-23, adding approximately 17 million jobs.
 - During the same period, India's GDP grew at an average rate of over 6.5%.
 - The Worker Population Ratio (WPR) increased by 9 percentage points, or nearly 26%, from 2017 to 2023.
- The report emphasizes that the growth has been driven by consumption, indicating that employment generation is occurring.
- This data counters the narrative of "jobless growth" and highlights significant employment growth across key sectors in India.

MONITORED WILDLIFE POPULATIONS DECREASED BY 73% IN 50 YEARS: WWF REPORT

- This decline underscores the urgent need for conservation efforts and policy changes to protect biodiversity.
- Key findings from the report include:
 - Freshwater species have experienced the most significant decline, with populations plummeting by 85%.



- Terrestrial species populations have decreased by 69%.
- Marine species populations have dropped by 56%.

129MN INDIANS LIVES IN EXTREME POVERTY IN 2024: WB REPORT

- Here are some important highlights:
- Poverty Line: Extreme poverty is defined by the World Bank as living on less than \$2.15 a day. For middle-income countries, the threshold is higher at \$6.85 a day.
- Poverty Trends: While there has been significant progress in reducing extreme poverty from 431 million in 1990 to 129 million in 2024, the higher threshold reveals a larger segment of the population struggling due to population growth.
- Key Challenges: The report outlines key challenges such as unemployment, lack of education, and inadequate healthcare that continue to hinder poverty alleviation efforts.
- Global Context: The report emphasizes the interconnectedness of global economies and the need for comprehensive strategies to address poverty, prosperity, and planetary sustainability.

ACCORDING TO THE 'TRAVEL TRENDS REPORT', SHILLONG SURPASSES BAKU

- According to the report, Shillong, the capital city of Meghalaya in northeastern India, has surpassed Baku, Azerbaijan, as the most popular travel destination for Indian travelers in 2025.
- Key Highlights:
 - Popularity: Shillong is the only Indian city to feature on the list, demonstrating its increasing appeal for unique and immersive travel experiences.
 - Travel Intentions: The report indicates that 66% of Indians plan to travel more in 2025, with a focus on meaningful and collective travel experiences.
 - Experiences: Indian travelers are seeking destinations that offer rich cultural experiences, natural beauty, and a break from routine urban life.
 - Infrastructure and Connectivity: Improved infrastructure, better connectivity, and the promotion of lesser-known destinations

have contributed to Shillong's rise in popularity.

WORLDLINE REPORT: UPI TRANSACTIONS VOLUME SURGED 52% TO 78.97 BILLION IN 1H OF 2024

- This significant increase highlights UPI's continued dominance in the digital payment landscape.
- Key Highlights:
 - Transaction Volume: UPI transactions rose from 51.9 billion in the first half of 2023 to 78.97 billion in the first half of 2024.
 - Transaction Value: The value of UPI transactions increased by 40%, from Rs
 83.16 trillion in the first half of 2023 to Rs
 116.63 trillion in the first half of 2024.
 - Top UPI Apps: PhonePe, Google Pay, and Paytm remained the top players, collectively accounting for 94.83% of all transactions by volume.
 - Average Ticket Size (ATS): The ATS for all UPI transactions decreased by 8%, from Rs 1,603 in the first half of 2023 to Rs 1,478 in the first half of 2024.
 - Point of Sale (POS) Terminals: The number of POS terminals increased by 17%, from 7.65 million in January 2023 to 8.96 million in June 2024.

NCPCR REPORT: INDIA HAS OVER 11.5 LAKH CHILDREN VULNERABLE TO CHILD MARRIAGE

- This statistic points to a significant problem that requires urgent action to protect these children's rights and futures.
- Key Findings:
 - Prevalence: The report indicates that child marriage is still prevalent, especially in rural areas and economically disadvantaged communities.
 - Impact on Girls: Girls are particularly at risk, facing health issues, interrupted education, and increased vulnerability to domestic violence.
 - Regional Differences: Certain states like Rajasthan, Bihar, and Jharkhand have higher rates of child marriage.



 Contributing Factors: Poverty, lack of education, and cultural norms are major contributors to the persistence of child marriage.

EFW 2024 ANNUAL REPORT: HONG KONG REGAINS TITLE AS WORLD'S LARGEST FREEST ECONOMY

 The key indicators considered include size of government, legal system and property rights, sound money, freedom to trade internationally, and regulation of credit, labor, and business.

• Key Findings:

- Hong Kong: Regained its title as the world's freest economy with a score of 8.58, overtaking Singapore which scored 8.55. Despite political changes, Hong Kong's strong commitment to economic policies like low taxes, free trade, and minimal government intervention helped it secure the top spot.
- Singapore: Slipped to second place but remains a leader with high scores in most areas of economic freedom.
- India: Ranked 84th, showing improvement by moving up three spots from the previous ranking. India's score of 6.58 reflects progress in areas such as regulation and sound money, though challenges remain in legal system efficiency and labor market regulations.

DEFENCE

INDIA AND US TO FINALIZE ₹32,000 CRORE DEAL FOR 31 PREDATOR DRONES AND MRO FACILITY

- India and US to finalize ₹32,000 crore deal for 31 predator drones and MRO facility
- This deal, approved by the Cabinet Committee on Security (CCS), aims to enhance India's surveillance and combat capabilities.
- The drones will be distributed among the Indian Army, Navy, and Air Force, with 15 allocated to the Navy and the remaining 16 split equally between the Army and Air Force.

 The MRO facility will ensure self-reliance in drone maintenance.

SUMMITS AND CONFRENCES

	AND		
Name of Summit	Organized/ Led By	Venue	Aim/Theme
India's Maritime Decarboniza tion Conference	Ministry of Ports, Shipping & Waterways	New Delhi	Theme:
Asia-Pacific Ministerial Conference	Philippines	Manila	Theme: Surge to 2030: Enhancing ambition in Asia-Pacific to accelerate disaster risk reduction".
Internationa I Conference of Drug Regulatory Authorities	India and the WHO	New Delhi	Theme: "Smart Regulation: Delivering Quality Assured Medical Products for All".
National- level Amaravati Drone Summit 2024	Andhra Pradesh Drone Corporatio n	Andhra Prades h	Theme: "Advancin g the Future of Flight".
2nd edition of the Chanakya Defence Dialogue	Indian Army	New Delhi	Theme:"Drivers in Nation Building: Fuelling Growth Through Comprehensive Security."
14th All India Home Guards and Civil Defence Conference	Ministry of Home Affairs	Gujara t	Theme: "Strengthe ning Home Guards and Civil Defence for a Secure and Developed India".
1st phase of 2nd Army Commander s' Conference	Indian Army	Sikkim	Theme: Brainstorm ing Conceptual Issues and Reviewing the Overall Security Situation
21st India- ASEAN Summit	Prime Minister Sonexay Siphandon e of Laos	Vientia ne	Theme: "Enhancin g Connectivity and Resilience,"
US-India Leadership Summit 2024	US-India Strategic Partnership Forum	New Delhi	Theme: To deepen economic and technological ties between the



			United States and India
			Theme:
World	WHO,	Berlin,	Theme: "Building
Health	Germany,	Germa	Trust for a
Summit	France, and	ny	Healthier World".
2024	Norway		
Internationa	Telecom	New	Theme: "Emerging
I Conference	Regulatory	Delhi	Trends in
of Telecom	Authority		Regulation"
Regulators	of India		
NHRC's	NHRC	New	To discuss the
national		Delhi	challenges and
conference			opportunities
			facing India's aging
			population.
AROHA-	Ministry of	New	Theme: "Advance
2024	Ayush	Delhi	ments in Research
Conference			and Global
			Opportunities for
			Holistic Ayurveda."
6th India-	Ministry of	New	Theme: Enhancing
Singapore	Defence,	Delhi	bilateral defence
Defence	India.		cooperation.
Ministers'			
Dialogue			
12th CII	Confederat	New	Theme: "Fuelling
Bioenergy	ion of	Delhi	the Future -
Summit	Indian		Securing India's
	Industry		Green Growth
			Goals
16th BRICS	Russian	Kazan,	Theme: "Strength
Summit	Federation	Russia	ening
			Multilateralism for
			Just Global
			Development and
			Security".
17th Urban	Ministry of	Gujara	Theme: "Standardi
Mobility	Housing	t	sation and
India	and Urban		Optimisation of
Conference	Affairs,		Urban Transport
& EXPO	Governme		Solutions".
	nt of India		

ECONOMY- ONE LINER

India will participate in the Euronaval 2024
 Defence Exhibition in France from
 November 4 to November 7, 2024. This event will showcase the latest advancements in naval defense technology and provide a platform for international collaboration and innovation.

- India's Manufacturing PMI dropped to 56.5 in September, an eight-month low, down from 57.5 in August. This decline reflects slower growth in new orders, output, and export demand.
- As of January to July 2024, the United States continued to be India's largest trading partner. This reflects the strong economic ties and significant trade volume between the two countries. The partnership spans various sectors, including technology, services, and goods, contributing to robust bilateral trade relations.
- The HSBC India Services PMI fell to 58.9 in September 2024, the lowest since November 2023, due to slower growth in new orders and output. Despite this, employment in the sector increased as companies hired more workers to handle higher new orders.
- The CII Business Confidence Index (CII-BCI)
 rose to 68.2 in Q2 of the current fiscal year,
 marking a two-quarter high. This increase is
 driven by improved rural consumption,
 steady monsoon progress, ongoing reforms,
 and new private sector investments.
- According to the National Bank for Agriculture and Rural Development (NABARD) survey, the average monthly income of rural households has increased by 57.6% over the past five years, from Rs 8,059 in 2016-17 to Rs 12,698 in 2021-22. This suggests a nominal compound annual growth rate (CAGR) of 9.5%.
- The World Trade Organisation (WTO)
 revised its growth projection for global
 trade in goods in 2024 to 2.7%, up from
 2.6%. However, it highlighted risks due to
 geopolitical tensions and policy uncertainty,
 particularly from the West Asia crisis. For



- 2025, the growth projection was adjusted down to 3% from the earlier 3.3%.
- India's textile sector is projected to grow to \$350 billion by 2030, driven by strong policies, infrastructure investment, and a robust export market. This growth is expected to create 3.5 crore jobs and attract significant investments through initiatives like the PM MITRA Park and the PLI scheme.
- India's coal production saw a 5.85% growth in the fiscal year 2024-25, reaching 453.01 million tonnes (MT) by September 2024, compared to 427.97 MT during the same period last year. This increase in production and dispatch has bolstered energy security and aims to achieve self-sufficiency in coal supply.
- Based on the Wholesale Price Index (WPI), wholesale inflation increased from 1.31% in August to 1.8% in September 2024. This rise reflects changes in the prices of goods at the wholesale level, impacting the overall economic landscape.
- India's trade deficit reached a five-month low of \$20.78 billion in September 2024, as reported on October 16, 2024. This marked a decrease from August's deficit of \$29.65 billion, primarily due to a reduction in gold imports and a modest rise in merchandise exports.
- India's coking coal imports for April– September 2024 reached a six-year high, totaling 29.6 million tonnes. This increase from 28.8 million tonnes last year is driven by higher steel production and greater demand for coking coal.
- In H1FY25, India's steel trade deficit widened to ₹19,404 crore. Steel imports surged by 42% year-on-year, reaching 4.73

- million tonnes (MT) valued at ₹39,060 crore. Conversely, steel exports fell by 36% to 2.3 MT, valued at ₹19,656 crore. This significant imbalance contributed to the widening trade deficit.
- In September 2024, India's core sectors'
 output grew by 2% compared to the same
 month last year. This growth was driven by
 positive performance in sectors like cement,
 refinery products, coal, fertilizers, and steel,
 despite a decline in crude oil production.
- In FY 2023-2024, the United States, France, and Armenia emerged as India's top three defence export destinations. India achieved a record high in defence exports, totaling ₹21,083 crore (\$2.63 billion).

OBITUARY- ONE LINER

- Veteran Malayalam actor Mohan Raj, known as
 Keerikkadan Jose, passed away at 70. He was famous
 for his role in Kireedam and played many memorable
 villainous characters in Malayalam cinema. Mohanlal
 and Mammootty have paid heartfelt tributes to him.
- Ratan Tata, the revered former chairman of Tata Sons, passed away on October 9, 2024, at the age of 86. He was a visionary leader who transformed Tata Group into a global conglomerate, known for his philanthropy and commitment to ethical business practices.
- Dr. P. Venugopal, a pioneer in cardiac surgery and former Director of AIIMS, passed away on October 8, 2024, at 82. He performed India's first heart transplant and conducted over 50,000 heart surgeries.
- Indranand Singh Jha, a renowned radio presenter from Akashvani Darbhanga, passed away at the age of 77 on October 14, 2024. Known for his captivating voice and deep connection with listeners, Jha made significant contributions to local broadcasting and culture.
- Veteran Marathi actor Atul Parchure passed away on October 14, 2024, at the age of 57. Known for his work in Marathi cinema and TV shows like The Kapil Sharma Show, Atul had battled cancer before succumbing to health complications.



- Sanskrit scholar Vasant Anant Gadgil passed away on October 18, 2024, in Pune at the age of 94. He was known for his extensive work on ancient Sanskrit texts and founded the Sharda Dyaan Peetham in Pune.
- Former First Minister of Scotland, Alex Salmond, passed away on October 13, 2024, in North Macedonia. He was 69 years old. Salmond, who served as First Minister from 2007 to 2014.
- Dhaneswar Majhi, a veteran tribal leader and former Rajya Sabha MP, passed away at 83 on October 9, 2024, in Odisha's Kalahandi district. Majhi was a five-time MLA from Kesinga and Narla constituencies and had joined the BJP ahead of the 2024 elections.
- Rohini Godbole, a renowned physicist and advocate for women in science, passed away on October 25, 2024, at the age of 71. She was associated with the Indian Institute of Science (IISc), Bengaluru, and was a Padma Shri recipient.
- On October 28, 2024, Justice KS Puttaswamy, a former judge of the Karnataka High Court and key petitioner in the landmark Right to Privacy case, passed away at the age of 98.
- Padma Shri awardee and Gussadi dance master
 Kanaka Raju passed away on October 25, 2024, at
 his native place Marlavai in Jainoor mandal,
 Telangana, due to age-related issues. He was 84
 years old and was honored for his significant
 contributions to the Gussadi dance form.

BOOKS

- Arundhati Roy's first memoir, "Mother Mary Comes to Me," is set to release in September 2025. The book delves into her relationship with her late mother, Mary Roy, offering a deeply personal and emotional narrative. Known for her acclaimed novel "The God of Small Things," this memoir marks a new literary journey for Roy.
- Bob Woodward's new book, "War," is set to be released on October 15, 2024. It explores three major conflicts: the war in Ukraine, the Middle East, and the American presidency. The book offers an inside look at high-stakes conversations between world leaders, including President Biden, Russian President Putin, and Israeli Prime Minister Netanyahu.

- Former Indian Wrestler Sakshi Malik unveiled her memoir titled 'Witness' on October 23, 2024. The memoir explores her journey from a small town in Haryana to becoming an Olympic medalist, sharing personal anecdotes and challenges faced. The book also highlights her views on gender equality and the future of wrestling in India.
- On October 14, 2024, Prime Minister Narendra Modi launched the biography "Bharatvakya" of classical musician Bharat Balvalli in New Delhi. The biography, authored by Dr. S. L. Bhyrappa, highlights Balvalli's dedication to culture and spirituality and their importance in nation-building.
- Financial expert Ajay Thakur launched his book
 "Vision to Victory: Unleashing India's SME
 Platform" on October 23, 2024, at the Sahara Star,
 Vile Parle, Mumbai. The book focuses on the critical role of SMEs in India's economic growth and provides strategies for their development.

MONTHLY CURRENT AFFAIRS QUESTION BANK: OCTOBER 2024

Q.1 What is the primary purpose of the \$25 million loan that Vivriti Capital secured from the Asian Development Bank (ADB)?

- To promote microfinance institutions in India
- b) To support climate bonds for financing environmentally sustainable projects
- c) To fund start-ups in the fintech sector
- d) To promote rural development and infrastructure

Answer: b) The \$25 million loan from ADB is specifically aimed at supporting climate bonds, which are used to finance environmentally sustainable projects, contributing to green finance initiatives.

Q.2 Which public sector company did A. K. Saxena take additional charge of as CMD on September 30, 2024?

a) Rashtriya Ispat Nigam Limited (RINL)



- b) NMDC Limited
- c) Steel Authority of India Limited (SAIL)
- d) Bharat Heavy Electricals Limited (BHEL)

Answer: a) A. K. Saxena took additional charge as CMD of Rashtriya Ispat Nigam Limited (RINL), expanding his

Q.3 In which year is India set to host the first-ever Kho Kho World Cup?

- a) 2023
- b) 2024
- c) 2025
- d) 2026

Answer: c) India will host the inaugural Kho Kho World Cup in 2025.

Q.4 Who inaugurated 'Jamaica Marg' in New Delhi?

- a) Jamaican Prime Minister Andrew Holness
- b) Prime Minister Narendra Modi
- c) Cricketer Chris Gayle
- d) Minister of External Affairs Dr. S. Jaishankar

Answer: b) Prime Minister Narendra Modi inaugurated 'Jamaica Marg' in New Delhi.leadership portfolio within India's public sector steel industry.

Q.5 Which state topped the Urban Governance Index (UGI) 2024, released by Praja Foundation?

- a) Tamil Nadu
- b) Maharashtra
- c) Kerala
- d) Gujarat

Answer: c) Kerala topped the Urban Governance Index (UGI) 2024, released by the Praja Foundation, with a score of 59.31%.

Q.6 Who has been appointed as the new Executive Director of the Reserve Bank of India (RBI) effective October 1, 2024?

- a) Aviral Jain
- b) Saugata Bhattacharya
- c) Ram Singh
- d) Nagesh Kumar

Answer: a) The Reserve Bank of India (RBI) has appointed Shri Aviral Jain as the new Executive Director, effective October 1, 2024.

Q.7 Which Indian team won the gold medal in the 25m rapid fire pistol event at the ISSF Junior World Championship 2024?

- a) Indian Women's Archery Team
- b) Indian Men's 25m Rapid Fire Pistol Team
- c) Indian Men's 50m Rifle Team
- d) Indian Women's Air Pistol Team

Answer: b) The Indian men's team clinched the gold medal in the 25m rapid fire pistol event at the ISSF Junior World Championship in 2024.

Q.8 In which Indian state is the Adani Group and Google's solar-wind hybrid project located?

- a) Gujarat
- b) Rajasthan
- c) Maharashtra
- d) Tamil Nadu

Answer: a) The project is located in Khavda, Gujarat, which is known for its potential in renewable energy generation.

Q.9 What was the theme of the 3rd edition of the Kautilya Economic Conclave 2024?

- a) "Economic Transformation of India"
- b) "The Indian Era"
- c) "India's Journey to 2047"
- d) "Sustainable Economic Growth"



Answer: b) The theme of the 3rd edition of the Kautilya Economic Conclave 2024 was "The Indian Era."

Q.10 Which zoological park's Red Panda Conservation Program has been selected as a finalist for the 2024 WAZA Conservation Award?

- a) Mysuru Zoo
- b) Nandankanan Zoological Park
- c) Padmaja Naidu Himalayan Zoological Park
- d) National Zoological Park, Delhi

Answer: c) The Red Panda Conservation Program of the Padmaja Naidu Himalayan Zoological Park in Darjeeling has been chosen as a finalist for the prestigious 2024 WAZA (World Association of Zoos and Aquariums) Conservation Award.

Q.11 Which organization published the "Free to Think 2024" report highlighting the decline in India's academic freedom?

- a) UNESCO
- b) Scholars at Risk (SAR)
- c) Amnesty International
- d) Human Rights Watch

Answer: b) The "Free to Think 2024" report was published by the Scholars at Risk (SAR) Academic Freedom Monitoring Project.

Q.12 Who won the Songhe Singapore Open Billiards on October 6, 2024?

- a) Jaden Ong
- b) Mike Russell
- c) Pankaj Advani
- d) Peter Gilchrist

Answer: c) Pankaj Advani won the Songhe Singapore Open Billiards held on October 6, 2024. He is a renowned Indian billiards and snooker player with multiple international titles.

Q.13 Who was appointed as the CEO, Chairman, and Managing Director of Indian Railway Finance Corporation (IRFC) on October 9, 2024?

- a) Rajiv Bansal
- b) Manoj Kumar Dubey
- c) Ashwani Lohani
- d) Anshuman Sharma

Answer: b) Manoj Kumar Dubey was appointed as the CEO, Chairman, and Managing Director of Indian Railway Finance Corporation (IRFC) on October 9, 2024.

Q.14 On which date did Ratan Tata, the former chairman of Tata Sons, pass away?

- a) October 5, 2024
- b) October 7, 2024
- c) October 9, 2024
- d) October 11, 2024

Answer: c) Ratan Tata, the former chairman of Tata Sons and a respected leader, passed away on October 9, 2024.

Q.15 Where was the Asian Table Tennis Championships held in 2024?

- a) Tokyo, Japan
- b) Beijing, China
- c) Astana, Kazakhstan
- d) Seoul, South Korea

Answer: c) The 2024 Asian Table Tennis
Championships took place in Astana, Kazakhstan,
where the Indian women's team secured their
historic bronze medal.

Q.16 On which date is World Mental Health Day observed annually?

- a) September 10
- b) October 10
- c) November 10



d) December 10

Answer: b) World Mental Health Day is observed on October 10 every year to raise awareness about mental health issues and mobilize efforts to support mental well-being.

Q.17 Who has been appointed as the new MD & CEO of Bandhan Bank, as approved by the RBI on October 10, 2024?

- a) Sunil Mehta
- b) Partha Pratim Sengupta
- c) Rajnish Kumar
- d) Sandeep Bakhshi

Answer: b) The Reserve Bank of India (RBI) approved Partha Pratim Sengupta's appointment as the MD & CEO of Bandhan Bank.

Q.18 What is the revised growth projection for global trade in goods by the World Trade Organisation (WTO) for the year 2024?

- a) 2.6%
- b) 3.3%
- c) 3.0%
- d) 2.7%

Answer: d) The World Trade Organisation (WTO) revised its growth projection for global trade in goods in 2024 to 2.7%, up from 2.6%.

Q.19 HAL became the _____ company in India to achieve Maharatna status.

- a) 12th
- b) 13th
- c) 14th
- d) 15th

Answer: c) Hindustan Aeronautics Limited (HAL) is the 14th company to be upgraded to Maharatna status in India.

Q.20 Who was honored with the Asia HRD Lifetime Achievement Award on October 8, 2024?

- a) M.K. Stalin
- b) Pinarayi Vijayan
- c) K. Chandrashekar Rao
- d) Naveen Patnaik

Answer: a) Tamil Nadu Chief Minister M.K. Stalin was honored with the Asia HRD Lifetime Achievement Award on October 8, 2024.

Q.21 What is the title of Bob Woodward's book set to be released on October 15, 2024?

- a) The Power Games
- b) War
- c) Battlefield
- d) Conflict Chronicles

Answer: b) The title of Bob Woodward's new book, focusing on major conflicts like the war in Ukraine, the Middle East, and the American presidency, is "War".

Q.22 Who won the women's singles title at the Bendigo International Challenge Badminton Tournament in Australia in 2024?

- a) PV Sindhu
- b) Saina Nehwal
- c) Ashmita Chaliha
- d) Tanya Hemanth

Answer: d) India's Tanya Hemanth won the women's singles title at the Bendigo International Challenge Badminton Tournament in Australia on October 13, 2024.

Q.23 What is the approved amount of the loan by the World Bank for the development of Amaravati?

- a) Rs 10,000 crore
- b) Rs 15,000 crore



- c) Rs 20,000 crore
- d) Rs 25,000 crore

Answer: b) The World Bank has sanctioned Rs 15,000 crore for the development of Amaravati's infrastructure, including the construction of essential government buildings.

Q.24 Who won the men's singles title at the 2024 Shanghai Masters?

- a) Novak Djokovic
- b) Carlos Alcaraz
- c) Daniil Medvedev
- d) Jannik Sinner

Answer: d) Jannik Sinner defeated Novak Djokovic in the final to claim the men's singles title at the 2024 Shanghai Masters.

Q.25 Which organizations partnered to integrate NPS on the Bharat Connect platform?

- a) NPCI and PFRDA
- b) RBI and PFRDA
- c) NPCI and IRDA
- d) PFRDA and SEBI

Answer: a) NPCI Bharat BillPay Ltd (NBBL), a subsidiary of NPCI, partnered with the Pension Fund Regulatory and Development Authority (PFRDA) to integrate the National Pension System (NPS) on the Bharat Connect platform.

Q.26 Which Indian shooter won the bronze medal in the men's 50m rifle 3 positions event at the ISSF World Cup Final 2024?

- a) Anish Bhanwala
- b) Akhil Sheoran
- c) Divyansh Singh Panwar
- d) Abhinav Bindra

Answer: b) Akhil Sheoran secured the bronze medal in the men's 50m rifle 3 positions event at the ISSF World Cup Final 2024, held in New Delhi.

Q.27 Which of the following companies is collaborating with the Government of India for the "Scam se Bacho" campaign?

- a) Google
- b) Microsoft
- c) Meta
- d) Apple

Answer: c) The "Scam se Bacho" campaign is a collaborative initiative between the Government of India and Meta.

Q.28 What is the asset monetisation target set by NITI Aayog for FY25 under the National Monetisation Pipeline (NMP)?

- a) Rs 1.5 trillion
- b) Rs 1.7 trillion
- c) Rs 1.9 trillion
- d) Rs 2.1 trillion

Answer: c) NITI Aayog has raised the asset monetisation target for FY25 to Rs 1.9 trillion, an increase of Rs 23,000 crore.

Q.29 On October 17, 2024, the WTO revised its forecast for world merchandise trade growth for 2025. What is the new forecasted growth rate?

- a) 2.5%
- b) 3.0%
- c) 3.3%
- d) 2.7%

Answer: b) The World Trade Organization (WTO) revised its forecast for world merchandise trade growth in 2025 to 3%, down from the earlier estimate of 3.3%.



Q.30 What award was presented to Narayana Murthy by Chiratae Ventures on October 15, 2024?

- a) Bharat Ratna
- b) Padma Bhushan
- c) Global Entrepreneur Award
- d) Patrick J. McGovern Award

Answer: d) Narayana Murthy was honored with the Patrick J. McGovern Award, which recognizes significant contributions to India's technology and entrepreneurial ecosystem.

Q.31 Who has been appointed as the new President of the Indian Chamber of Commerce (ICC) as of October 19, 2024?

- a) Abhyuday Jindal
- b) Ameya Prabhu
- c) Sanjiv Mehta
- d) Uday Kotak

Answer: a) Abhyuday Jindal, Managing Director of Jindal Stainless Limited, was appointed as the President of the Indian Chamber of Commerce (ICC), effective October 19, 2024, succeeding Ameya Prabhu.

Q.32 Where was Mission Basundhara 3.0 launched?

- a) Guwahati
- b) Mumbai
- c) New Delhi
- d) Kolkata

Answer: a) The launch event took place at Srimanta Sankardeva Kalakshetra in Guwahati.

Q.33 How much photovoltaic (PV) capacity was added globally in 2023, according to the Renewable Energy and Jobs Annual Review 2024 report?

- a) 250 gigawatts (GW)
- b) 250 gigawatts (GW)
- c) 347 gigawatts (GW)
- d) 400 gigawatts (GW)

Answer: c) The "Renewable Energy and Jobs Annual Review 2024" noted that 347 GW of PV capacity was added globally in 2023, marking a new record in solar power expansion.

Q.34 Who was appointed as the Chairperson of the Board of National Pension System (NPS) Trust by the Pension Fund Regulatory and Development Authority (PFRDA) effective from October 17, 2024?

- a) Ravi Agrawal
- b) K P Sharma Oli
- c) Gagan Narang
- d) Chitra Jayasimha

Answer: d) Chitra Jayasimha was appointed as the Chairperson of the Board of the National Pension System (NPS) Trust by the PFRDA effective from October 17, 2024.

Q,35 What is the IMF's projected GDP growth rate for India for the fiscal year 2024-25?

- a) 6.5%
- b) 7%
- c) 7.5%
- d) 8.2%

Answer: b) The IMF projected India's GDP growth to be 7% for the fiscal year 2024-25.

Q.36 Who has been approved by the Reserve Bank of India (RBI) as the CEO of JPMorgan Chase & Co.'s local banking unit for a three-year term in 2024?

- a) Pranav Chawda
- b) Rajiv Misra



- c) Nikhil Rathi
- d) Deepak Parekh

Answer: a) On October 23, 2024, the Reserve Bank of India approved Pranav Chawda to serve as the CEO of JPMorgan Chase & Co.'s local banking unit for three years.

Q.37 Who received the Global Anti-Racism Championship Award 2024?

- a) Kailash Satyarthi
- b) Malala Yousafzai
- c) Urmila Chaudhary
- d) Greta Thunberg

Answer: c) Urmila Chaudhary was awarded the Global Anti-Racism Championship Award 2024 for her outstanding leadership and commitment to promoting the rights of marginalized castes and ethnic communities in Nepal.

Q.38 When is United Nations Day observed annually?

- a) October 24
- b) October 23
- c) October 22
- d) October 25

Answer: a) United Nations Day is observed annually on October 24 to mark the founding of the UN in 1945.

Q.39 The UNESCO report compares India's education expenditure to which of the following countries?

- a) United States and Canada
- b) China and Japan
- c) Australia and New Zealand
- d) Brazil and South Africa

Answer: b) According to a recent UNESCO "Global Education Monitoring Report" report, India Monthly One Liner GK Digest October 2024

allocated 4.1% to 4.6% of its GDP to education between 2015 and 2024. This is higher than countries like China and Japan.

Q.40 What is the title of Sakshi Malik's memoir?

- a) Triumph
- b) Journey
- c) Witness
- d) Victory

Answer: c) The title of Sakshi Malik's memoir is 'Witness'.

Q.41 What is the primary aim of the solar hydrogen microgrid project in Chushul, Ladakh?

- a) To increase tourism
- b) To provide a stable, year-round power supply
- c) To develop new technologies
- d) To conduct scientific research

Answer: b) The primary aim of the solar hydrogen microgrid project is to provide a stable, year-round power supply using green hydrogen.

Q.42 Which organizations are involved in the Rs 796.88 crore project to restore wetlands in Assam?

- a) Assam government and Asian Development Bank (ADB)
- b) Assam government and World Bank
- c) Assam government and United Nations
- d) Assam government and IMF

Answer: a) Assam government and Asian Development Bank (ADB) Explanation: The Assam government and ADB are collaborating on the project.

Q.43 Who was appointed as the full-time Managing Director (MD) of NAFED on October 26, 2024?



- a) Rakesh Sharma
- b) Deepak Agarwal
- c) Sunil Mehta
- d) Anil Jain

Answer: b) The Appointments Committee of the Cabinet (ACC) appointed Deepak Agarwal, a 2000-batch IAS officer from Uttar Pradesh, as the full-time MD of NAFED.

Q.44 In the 2024 Global Nature Conservation Index, where was India ranked among 180 countries?

- a) 150th
- b) 180th
- c) 170th
- d) 176th

Answer: a) India was ranked 176th out of 180 countries in the 2024 Global Nature Conservation Index, reflecting challenges in biodiversity conservation and land management.

Q.45. Who was appointed as the new Chairman of the Airports Authority of India (AAI) on October 28, 2024?

- a) Rakesh Kumar
- b) Sanjay Kumar
- c) Vipin Kumar
- d) Ajay Bhalla

Answer: c) Vipin Kumar, an IAS officer, was appointed as the Chairman of the Airports Authority of India (AAI) on October 28, 2024.

Q.46. Which sports league was awarded the Best Sports League of the Year at the CII Sports Business Awards 2024?

- a) Pro Kabaddi League (PKL)
- b) Indian Premier League (IPL)

- c) Indian Super League (ISL)
- d) Hockey India League (HIL)

Answer: a) The Pro Kabaddi League (PKL) received the Best Sports League of the Year award at the CII Sports Business Awards 2024 in recognition of its role in promoting the sport of kabaddi and elevating India's sports culture.

Q.47 Who authored the biography "Bharatvakya" of Bharat Balvalli?

- a) Chetan Bhagat
- b) Dr. S. L. Bhyrappa
- c) Arundhati Roy
- d) Amartya Sen

Answer: b) Dr. S. L. Bhyrappa, a distinguished author known for his contributions to literature, wrote "Bharatvakya," emphasizing the cultural and spiritual journey of Bharat Balvalli and his influence on the Indian ethos.

Q.48 What is the primary goal of the Rajasthan Investment Promotion Scheme (RIPS) 2024?

- a) To increase agricultural productivity
- b) To enhance tourism in Rajasthan
- c) To attract private investment in Rajasthan
- d) To promote traditional handicrafts

Answer: c) The RIPS 2024 was launched with the main objective of attracting private investment to Rajasthan, aiming to boost economic growth and generate job opportunities within the state.