

GK DIGEST

MONTHLY CURRENT AFFAIRS

APRIL 2024

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MONTHLY GK DIGEST: APRIL 2024

INTERNATIONAL NEWS

UAE, RUSSIA, & SAUDI ARABIA AMONG THE TOP IMPORTERS OF INDIAN ENGINEERING GOODS: EEPC

- **UAE:** It was the second-largest market for India with engineering exports rising 16% in the first eleven months to \$5.22 billion.
- **Saudi Arabia:** It was the third-largest market with exports of engineering items spiking 75% to \$4.62 billion in April-February 2023-24.
- **Russia:** There was a near-doubling of engineering goods exports to Russia in April-February 2023-24, with a 99% increase to \$1.22 billion.

FORBES RELEASED ITS 38TH ANNUAL WORLD BILLIONAIRES LIST

- The list features a record-breaking **2,781 billionaires, which is 141 more than in 2023 and 26 more than the previous record set in 2021.**
- **Mark Zuckerberg has gained the most in sheer dollar terms, with his wealth increasing by \$116.2 billion** in a single year, thanks to Meta stock nearly tripling.
- **The AI gold rush has added more than a dozen newcomers working in artificial intelligence to the ranks.**

A ROMANIA RESEARCH CENTER ACTIVATED THE WORLD'S MOST POWERFUL LASER

- The laser is based on a technique called **Chirped-Pulse Amplification (CPA).**
- This technique, invented by **Gérard Mourou and his then-student Donna Strickland, manages to boost power while keeping the intensity safe.**
- It works by **stretching an ultra-short laser pulse in time, amplifying it, and squeezing it together again, creating the shortest and most intense laser pulses the world has ever seen.**

A NEW GOLD-BACKED CURRENCY CALLED ZIG HAS BEEN INTRODUCED BY ZIMBABWE

- This is the **latest attempt by the country to stabilize an economy that has faced numerous crises over the past 25 years.**

- The new **currency was rolled out with immediate effect and banks must convert current Zimbabwe dollar balances** to the ZiG.
- The **central bank has committed to ensuring that the amount of local currency in circulation** is backed by an equivalent value in precious minerals - mainly gold - or foreign exchange.

RENEW & JERA PARTNERS TO JOINTLY EVALUATE GREEN AMMONIA PROJECTS IN ODISHA

- The project will **utilize approximately 500 MW of high-capacity utilization factor (CUF) renewable energy** to produce green hydrogen, a key feedstock for green ammonia.
- The Indian government **aims to produce 5 million tons of green hydrogen per year by 2030, to become the world's largest green hydrogen hub.**
- The Government of Japan is **planning new initiatives to accelerate the transition towards clean energy.**

IRAQ'S PARLIAMENT PASSED A LAW CRIMINALIZING SAME-SEX RELATIONSHIPS

- This law has been **widely criticized by international human rights organizations and governments**, including the US State Department and the UK Secretary of State Lord David Cameron.
- Who **described the amendments as "dangerous and worrying" and urged the Iraqi Government to uphold the human rights and freedoms of all people.**

26TH WORLD ENERGY CONGRESS HELD IN ROTTERDAM, THE NETHERLAND

- The **theme of the congress was 'Redesigning Energy for People and Planet'.**
- It aimed **to explore the role of connected energy societies in driving forward global energy transitions** in today's less predictable, more turbulent, and faster shifting world.
- The **26th World Energy Congress was a critical turning point for leadership on clean and inclusive energy transitions worldwide.**

INTERNATIONAL NEWS ONE-LINER

- **S.A.R.A.H.** (Smart AI Resource Assistant for Health) is the **World Health Organization's first AI-Powered**

Monthly One Liner GK Digest April 2024

Digital Health Promoter, providing information to **help optimize their health and well-being journey.**

- On April 4, 2024, the **Israeli Security Cabinet approved the reopening of the Erez crossing into Gaza. This decision was made to facilitate the flow of more humanitarian aid into the region**, which had been restricted following the Hamas attacks in October.
- **Saudi Arabia was chosen to chair the United Nations Women's Committee.** This committee **promotes the empowerment of women and gender equality across the world.**
- The World Health Organization (WHO) **introduced the term 'infectious respiratory particles' or IRPs** on April 18, 2024. This term is used to **describe pathogens that transmit through the air, including those causing COVID-19, influenza, measles, MERS, SARS, and TB.**

NATIONAL NEWS

VEDANTA'S BALCO RECEIVES INDIA'S FIRST ASI PERFORMANCE STANDARD CERTIFICATION

- The **certification covers the manufacture and supply of a wide range of primary aluminium products at its facility in Korba, Chhattisgarh, which includes a smelter, three csthouses, a rolled product plant, and a power generation plant.**
- The **ASI Performance Standard V3 (2022) defines 11 principles and 62 criteria under three sustainability pillars – Environment, Social, and Governance – to address sustainability areas in the aluminium value chain.**

PARADIP PORT HAS EMERGED AS THE LARGEST INDIAN MAJOR PORT IN CARGO THROUGHPUT IN FY24

- The **port achieved the highest-ever coastal shipping traffic of 59.19 million metric tonnes.**
- The thermal coal **shipping reached 43.97 million metric tonnes.**
- The port **handled 2,710 ships, an increase of 13.82% compared to FY23.**
- This achievement is a testament to the **port's improved system of operation and its strategic location near the mineral-rich hinterland.**

NTPC LAUNCHES NEW EDITION OF GIRL EMPOWERMENT MISSION

- The **GEM initiative, which aligns with the Government of India's "Beti Bachao, Beti Padhao" initiative, is designed to tackle gender inequality by nurturing girls' imaginations** and fostering their ability to explore boundless opportunities.
- The goal is **to empower them to become catalysts of change, influencing not only themselves but also their families, communities, and the nation** as a whole.

8 INDIANS GOT PLACE IN THE TIME'S 100 MOST INFLUENTIAL LIST 2024

- Here's a **breakdown of some of the influential Indians recognized by Time Magazine in 2024:**
 - **Alia Bhatt:** This Bollywood actress was recognized for her talent and philanthropic efforts.
 - **Sakshi Malik:** The first Indian woman wrestler to win an Olympic medal, she was honored for breaking barriers in sports.
 - **Satya Nadella:** The CEO of Microsoft is a familiar name on the world stage, and his leadership in the tech industry was acknowledged.
 - **Ajay Banga:** The current President of the World Bank, Banga's influence in global finance is undeniable.
 - **Dev Patel:** The British actor of Indian descent was recognized for his contributions to cinema, both as an actor and director.
 - **Priyamvada Natarajan:** An astrophysicist at Yale University, her work in astronomy earned her a spot.
 - **Jigar Shah:** The director of the Loan Programs Office at the US Department of Energy is making waves in clean energy initiatives.
 - **Asma Khan:** This chef's London restaurant has taken the world by storm, and her influence on the culinary scene is undeniable.

VEDANTA FIRM HINDUSTAN ZINC HAS BECOME THE THIRD-LARGEST SILVER PRODUCER GLOBALLY

- The **company's production growth of 5% year-on-year, attributed to increased ore production and enhanced grades**, reinforced its status as a key player in the global silver market.

- This accomplishment underscores the Vedanta Group's commitment to **sustainable and innovative mining practices**.

IREDA ESTABLISHES NEW OFFICE IN GIFT CITY FOR FOREIGN CURRENCY RENEWABLE ENERGY PROJECTS

- This office will **specialize in providing debt options denominated in foreign currencies**.
- IREDA has been at the **forefront of renewable energy financing through the provision of innovative products for emerging technologies at competitive rates and is committed to support** the deployment of energy storage technologies in India.

IREDA & HUDCO GRANTED 'NAVRATNA STATUS' BY DEPARTMENT OF PUBLIC ENTERPRISE

- The 'Navratna status' is **accorded to Public Sector Undertakings (PSUs) who are authorized to take up investments of up to ₹1,000 crore without Central nod**.
- IREDA, under the Ministry of New and Renewable Energy, is a **non-banking financial institution engaged in projects related to new and renewable sources of energy and energy efficiency/conservation**.

NATIONAL NEWS- ONE LINER

- Starting April 1, 2024, the **PFRDA has mandated two-factor Aadhaar authentication for accessing the CRA system for NPS tasks. This includes an Aadhaar OTP along with the usual User ID and Password**. This change is expected to notably impact the Government NPS sector.
- From April 1, 2024, the Insurance Regulatory and Development Authority of India (IRDAI) **has mandated all new insurance policies to be issued in electronic form. This move aims to streamline processes, enhance security, and reduce paperwork**.
- An **anti-dumping investigation has been initiated on imports of PVC Resin from seven countries: China, Indonesia, Japan, South Korea, Taiwan, Thailand, and the United States**.
- The **Ministry of Home Affairs has extended the FCRA registration validity for NGOs till June 30. This**

applies to those with pending renewal applications and those expiring between April 1 and June 30, provided they've applied for renewal before expiry.

- **The Government of India has approved a simple reversionary bonus for the Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) schemes for the fiscal year 2024-25.**
- **AMPIN Energy Transition, a renewable energy company in India, received funding of 25 million euros from OeEB, the Development Bank of Austria, on April 1, 2024. The funds will be used to expand the company's renewable energy portfolio and to establish a solar cell and module production facility in Orissa, India.**
- **The Ministry of New and Renewable Energy (MNRE) has reimposed the ALMM order on solar PV modules from April 1, 2024. The move has raised concerns among stakeholders due to the absence of previously announced exemptions.**
- **The 'One Vehicle, One FASTag' rule by NHA started on April 1, 2024, to streamline toll collection and prevent FASTag misuse.**
- **TRAI has released a Consultation Paper for the National Broadcasting Policy-2024. The paper aims to make India a 'Global Content Hub' by focusing on promoting Indian content, increasing the sector's economic contribution, and fostering growth in various segments like OTT platforms, films, and online gaming. Stakeholders can provide written comments by 30th April 2024.**
- **On April 1, 2024, Meta partnered with the Press Trust of India (PTI) to expand its third-party fact-checking program in India.**
- **The Municipal Corporation of Delhi (MCD) has extended the deadline for geo-tagging of properties to June 30, 2024. This is due to technical issues faced by taxpayers while registering their properties on the MCD portal.**
- **On April 4, 2024, India's President, Smt Droupadi Murmu, launched the country's first home-grown gene therapy for cancer, named "CAR-T cell therapy", at IIT Bombay. This affordable and accessible therapy is expected to provide a new lease of life to numerous patients.**
- **The "Experimental Licence Module for 100 5G Labs" was launched by the Telecom Secretary, Dr. Neeraj Mittal, on April 5, 2024, at a 5G workshop at IIT Madras. This initiative simplifies the license**

requirements for 100 5G Labs across India, fostering innovation in the 5G domain.

- **On April 6, the All India Congress Committee (AICC) approved a 32-member campaign committee for the Lok Sabha elections in Rajasthan.**
- **India aims to produce 100 GW of nuclear power by 2047, a significant increase from the current production of over 8,000 MW**
- **On April 5, 2024, Central Coalfields Limited, a subsidiary of Coal India, unveiled its new logo. The tagline for the new logo is "Fuelling Sustainable Growth." This change is a part of the company's commitment to sustainable growth and eco-friendly practices.**
- **On 9th April 2024, the European Union (EU) and India launched an initiative under the India-EU Trade and Technology Council (TTC) to promote collaboration between startups in the field of Electric Vehicles (EVs) Battery Recycling. The initiative aims to enhance cooperation between European and Indian SMEs and startups in the clean and green technologies sector.**
- **The National Investment and Infrastructure Fund Limited (NIIF) announced an investment of around USD 200 million in iBUS NETWORK AND INFRASTRUCTURE PRIVATE LIMITED (iBUS) on April 10, 2024. The investment is aimed at supporting the growth of India's digital infrastructure.**
- **On April 14, 2024, the Union government of India ordered an investigation into organ transplants involving foreign nationals due to concerns over commercial dealings**
- **The Indian government is promoting Kasturi Cotton as a global brand. As part of this initiative, dedicated testing laboratories for Kasturi Cotton will be set up in six states: Maharashtra, Tamil Nadu, Haryana, Punjab, Gujarat, and Karnataka.**
- **Jio Financial Services and BlackRock formed a joint venture on July 26, 2023, to set up a wealth management and broking business in India.**
- **The government has extended the deadline for linking the Ayushman Bharat Health Account (ABHA) number with the Central Government Health Scheme (CGHS) Beneficiary ID to 120 days from June 30, 2024. Kiosks will be set up at wellness centres to assist CGHS beneficiaries. The ABHA is a unique health ID based on Aadhaar, and all health**

records will be attached and saved against this unique ABHA number.

- The **Indian Institute of Technology Madras (IIT Madras)** launched India's first mobile **Medical Devices Calibration Facility** on 15th April 2024. This mobile facility can calibrate up to 45 different life-saving medical devices.
- The Food Safety Standards Authority of India (FSSAI) is investigating claims that Nestle has been adding sugar and honey to its infant milk and cereal products sold in low- and middle-income countries.

BANKING

ICICI SECURITIES DELISTS ITS SHARE AND MERGES WITH ICICI BANK

- **ICICI Securities** secured the necessary votes to delist its stock, despite opposition from some retail investors.
- About 71.9% of the brokerage's minority shareholders voted in favor of the delisting and merger with **ICICI Bank**, exceeding the regulatory requirement of a two-thirds majority.
- **ICICI Bank**, which holds roughly a 75% stake in **ICICI Securities**, said its shareholder outreach was important to explain the proposal and maximize participation.

RBI: RESERVE ASSETS SURGE BY USD34.8 BILLION, NET CLAIMS OF NRI DECLINED BY USD12.2 BILLION

- The report showed a significant rise in reserve assets by USD 34.8 billion during the third quarter of 2023-24, which constitutes over 85% of the increase in foreign assets held by Indian residents.
- This decline is primarily attributed to a substantial surge in Indian residents' overseas financial assets, amounting to USD 40.7 billion, outpacing the increase in foreign-owned assets within India, which stood at USD 28.5 billion.

FINCARE MERGES WITH AU SMALL FINANCE BANK

- The merger aims to establish a robust pan-India retail banking franchise by leveraging

complementary geographic footprints and product offerings.

- The consolidation strengthens the customer base and enhances the distribution network, focusing on seamless integration and exceptional customer service post-merger.
- The focus is to ensure a smooth and seamless integration within the next 9-12 months and deliver exceptional banking services and value to the customers.

SEBI LAUNCHES SCORES 2.0 TO STRENGTHEN COMPLAINT REDRESSAL SYSTEM

- This new system aims to enhance the efficiency in handling investor complaints in the securities market.
- Reduced and uniform timelines for the redressal of investor complaints across the securities market, i.e., 21 calendar days from the date of receipt of the complaint.
- Integration with the **KYC Registration Agency database** for easy registration of investors onto SCORES.
- This initiative is expected to significantly improve the investor experience and the overall functioning of the securities market.

CANARA BANK LAUNCHES LOANS FOR HEALTHCARE, SAVINGS ACCOUNTS FOR WOMEN

- **Canara Heal** is designed to meet the shortfall in hospitalization expenditure while settling through **TPA healthcare insurance** claims of self and/or dependents.
- The loan for meeting hospital expenses is available at 11.55% per annum on a floating basis and 12.30% at a fixed interest rate basis.
- In addition, **Canara Bank** has also introduced a user-friendly payment interface 'Canara UPI 123Pay ASI' and 'Canara HRMS Mobile App' for the employees of the Bank.

RESERVE BANK OF INDIA'S (RBI) 1ST BI-MONTHLY MONETARY POLICY FOR THE FINANCIAL YEAR 2024-25

- **GDP Growth:** The RBI's Monetary Policy Committee (MPC) has projected India's real Gross Domestic Product (GDP) growth at 7% for FY25. The quarterly breakdown is as follows:
 - **Q1** (April-June): 7.1%
 - **Q2** (July-September): 6.9%
 - **Q3** (October-December): 7%
 - **Q4** (January-March): 7%
- **Policy Rates:** The MPC kept the policy rates unchanged. Here are the details:
 - **Policy Repo Rate:** 6.50%
 - **Fixed Reverse Repo Rate:** 3.35%
 - **Standing Deposit Facility (SDF) Rate:** 6.25%
 - **Marginal Standing Facility (MSF) Rate:** 6.75%
 - **Bank Rate:** 6.75%
 - **Cash Reserve Ratio (CRR):** 4.50%
 - **Statutory Liquidity Ratio (SLR):** 18%
- **Inflation:** The Consumer Price Index (CPI) inflation or retail inflation is projected at 4.5% for FY25. The quarterly breakdown is as follows:
 - **Q1:** 4.9%
 - **Q2:** 3.8%
 - **Q3:** 4.6%
 - **Q4:** 4.5%
- **Forex Reserves:** India's Foreign Exchange (Forex) Reserves hit a new high for the third consecutive week, reaching USD 645.58 billion by the end of the week on March 29, 2024.
- The stance of the policy is to **focus on withdrawal of accommodation to ensure that inflation progressively aligns with the target, while supporting growth.**

PHONEPE & STAR HEALTH INSURANCE PARTNERS TO OFFER 'STAR COMPREHENSIVE INSURANCE POLICY'

- This collaboration **aims to provide customers with a Comprehensive Health Insurance policy from Star Health Insurance, with coverage extending up to Rs 1 crore.**
- The policy **offers benefits like coverage for ambulance expenses, outpatient consultations, dental and ophthalmic treatments, maternity expenses, organ donor expenses, newborn baby coverage, mental well-being coverage, and more.**
- It **offers wellness programs with premium discounts, annual health check-ups, and automatic**

restoration of the sum insured, and cumulative bonuses.

RBI DELAYS CURRENCY DERIVATIVE REGULATIONS TO CURB SPECULATIVE TRADING TO MAY 3, 2024

- The RBI had **aimed to tighten the norms around currency derivatives trading to curb speculative activities** in this market segment.
- It reiterated that **there is no alteration in the RBI's policy approach concerning ETCDs.**

AMERICAN EXPRESS LAUNCHES NEW METAL CORPORATE PLATINUM CARD

- **Elevated Business and Travel Experience:** The card is designed to elevate your business and travel experience.
- **Accelerated Rewards:** Cardholders can earn accelerated rewards on every spend.
- **Gift Vouchers:** You can earn a gift voucher worth ₹10,000 on spending ₹30,00,000 in a year on your Platinum Corporate Card.
- **Marriott Bonvoy Gold Elite Status:** Enjoy complimentary membership to Marriott Bonvoy Gold Elite Status, offering elevated experiences at 30 brands and nearly 8,700 properties globally.
- **MakeMyTrip Vouchers:** Unlock MakeMyTrip Vouchers worth ₹ 15,000 by booking international flights and hotels worth ₹2,00,000 with MMT Biz on a single day.

SEBI GETS ISO/IEC 27001:2022 CERTIFICATION FOR INFORMATION SECURITY MANAGEMENT SYSTEMS

- This **certification underscores SEBI's dedication to fortifying its cybersecurity framework and ensuring the confidentiality, integrity, and availability of its data and operations.**
- This thorough assessment **ensures that SEBI's information technology systems meet stringent international standards.**
- **ISO/IEC 27001:2022** is globally recognized as a **benchmark for Information Security Management Systems (ISMS).**
- It **enables organizations to identify, prevent, and defend against potential security vulnerabilities.**

SIDBI & UNIONLIFE PARTNERS TO PROVIDE MICRO-LOANS TO GIG WORKERS

- This initiative is aimed at increasing their access to formal institutional finance.
- Karma Life will enable gig workers to access micro loans through a mobile app, eliminating the need for extensive paperwork or physical documentation.
- This streamlined process is expected to make it easier for gig workers to manage the liquidity needs of their enterprise activities.
- With the gig economy rapidly growing in India, there is a pressing need to provide affordable and accessible financial support to non-salaried gig workers who provide their services through gig platform aggregators for livelihood.

SBI AND STANDARD CHARTERED EXECUTE FIRST CREDIT DEFAULT SWAP TRADE UNDER NEW RBI RULES

- This marked the first such transaction after the Reserve Bank of India (RBI) issued fresh guidelines for the instrument.
- The trade involved a 1-year rupee CDS featuring REC.
- Credit default swaps are derivative instruments that provide a form of insurance against the risk of default of the issuer of a bond.

GENERAL INSURANCE INDUSTRY GROWS 12.78% IN FY24: GIC DATA

- The growth was primarily driven by the health and motor insurance segments, although there was a marginal decrease in liability, crop insurance, and marine cargo.
- The slowdown in FY24 was largely due to the performance of crop insurance. Specialized insurer AIC reported a decline of 32% in growth due to the slowdown in agriculture insurance.
- In FY25, the industry is expected to report 15-17% growth led by the health and motor insurance sectors.
- Among public insurers, Oriental Insurance led with 17% growth, while Bajaj Allianz topped among private insurers with 33.49% growth.

HDFC BECOMES FIRST PRIVATE BANK TO OPEN BRANCH IN LAKSHADWEEP

- This move is aimed at upgrading the banking infrastructure in the Union Territory by offering a wide range of services with a focus on personal banking, and digital banking.
- This includes customised digital solutions including QR-based transactions for retailers.

KARNATAKA BANK HAS ENTERED INTO PARTNERSHIP WITH FISDOM

- The partnership aims to enhance the current value proposition by enabling customers to invest in stocks and mutual funds.
- The 3-in-1 facility allows customers to streamline their investment journey by consolidating their demat and trading accounts.

ICICI LOMBARD COLLABORATES WITH POLICYBAZAAR FOR INSURANCE PRODUCT DISTRIBUTION

- The partnership encompasses access to nearly 10 million customers with a wide range of insurance products, including motor insurance, health insurance, travel insurance, home insurance, and business insurance.
- The partnership entails inclusion across multiple business lines of the Policybazaar platform, catering to retail audiences, corporates, and channel partners.
- The partnership will significantly enhance insurance distribution, ensuring comprehensive coverage reaches every corner of the nation through the convenience of a seamless digital platform.
- Anand Singhi, Chief - Retail & Government Business of ICICI Lombard, mentioned that they aim to democratise insurance in India by offering consumers an accessible and comprehensive platform to purchase insurance seamlessly.

CAMS RECEIVES RBI'S NOD TO OPERATE AS AN ONLINE PAYMENT AGGREGATOR

- CAMS's payment business unit, CAMSPay, currently serves clients which include mutual funds, insurance companies, banks, and NBFCs.

- Following this news, **shares of CAMS gained nearly 4 percent.**
- The stock was **trading at Rs 3,179.35.**
- This builds upon the existing licences which Revolut India has successfully obtained from RBI to **operate as a Category-II Authorised Money Exchange Dealer (AD II)** and to provide multi-currency forex cards and cross-border remittance services.

PAYU PARTNERS WITH PAYPAL TO ENHANCE CROSS BORDER PAYMENTS FOR INDIAN MERCHANTS

- The purpose of this partnership is **to enhance the cross-border payment experience for Indian merchants by integrating PayPal's ISU 2.0 API into PayU's services.**
- This integration will **provide customers with a variety of payment methods at checkout, including PayPal, PayPal Pay later, and various local Alternative Payment Methods (APMs) from customers outside India.**

RBI DIRECTS PAYMENT AGGREGATORS TO UNDERTAKE DUE DILIGENCE OF MERCHANTS ON BOARDED

- Upon **migration, the Payment Aggregator (PA) shall immediately undertake the additional due diligence of the merchant** as prescribed in the guidelines.
- **Non-bank payment aggregators have been asked to register themselves with the Financial Intelligence Unit-India (FIU-IND)** and provide the needed information as desired by the said unit.
- **As for the Payment Aggregators – physical Point of Sale (PA-P), the RBI has also announced that all the Non-banks providing these services shall now have a minimum networth of Rs 15 crore at the time of authorisation.** Moreover, a minimum networth of Rs 25 crore is required by March 31, 2028.

RBI DIRECTS ALL RES TO PROVIDE KFS TO BORROWERS W.E.F 1ST OCTOBER 2024

- The KFS is a statement of **key facts about a loan agreement in simple and easy-to-understand language provided to the borrower in a standardized format.**

- It includes **critical information about the terms of the loan agreement, including the all-inclusive interest cost.**
- This measure is **aimed at enhancing transparency and reducing information asymmetry on financial products offered by different regulated entities, thereby empowering borrowers to make informed financial decisions.**

BANK OF BARODA WORLD APP HAS BEEN BANNED BY RBI

- In response to the RBI's directions, Bank of Baroda stated that it had already carried out corrective measures **to address the concerns of the central bank, and initiated further steps to plug any remaining gaps.**
- The Finance Ministry is reportedly proposing stricter measures **to protect citizens from cyber fraud, particularly after the Bank of Baroda World app scam.**
- **To address this growing threat, the Ministry of Home Affairs established the Indian Cyber Crime Coordination Centre (I4C).**

AIRTEL PAYMENTS BANK UNVEILS NCMC DEBIT AND PRE-PAID CARDS IN COLLABORATION WITH NPCI

- The bank will **offer NCMC-enabled debit cards for savings account holders and NCMC-enabled prepaid cards for wallet users.**
- **Customers can use any of the cards to make payments at all merchant establishments, online (e-commerce), as well as offline NCMC transit transactions at metros, buses, parking, etc across the country.**
- The card also **facilitates the issuance of concession and monthly passes wherever supported by the transport operator.**
- **Customers can order Airtel Payments Bank's NCMC enabled Debit Card from the Airtel Thanks App, or acquire it by visiting the nearest banking points or from any of the designated points at the various metro stations.**

AU SMALL FINANCE BANK LAUNCHES ARRAY OF PRODUCTS INCLUDING RUPAY CREDIT CARD

- **AU SPONT Rupay Credit Card:** This card can be seamlessly linked to the user's preferred UPI-enabled application, facilitating convenient payments using the UPI Scan and Pay feature. It offers 1% cashback on all transaction types (excluding select categories) and COINS rewards for UPI transactions made with the AU 0101 application.
- **Secured Credit Card - NOMO (No Missing Out):** This is AU SFB's first secured credit card, backed by a Fixed Deposit (FD). It offers reward points on card usage along with additional benefits such as airport lounge access and fuel surcharge waivers.
- **AU 0101 Business App:** This app is designed to offer customized solutions for proprietorships and MSMEs.
- **ATM Insurance:** This is an industry-first innovation that allows customers to buy insurance through AU SFB's ATMs with their debit card.
- **WhatsApp Insurance:** This allows customers to get a policy instantly using the WhatsApp platform.

NABARD RELEASED ITS CLIMATE STRATEGY 2030 DOCUMENT

- This comprehensive strategy **aims to address India's escalating need for green financing.**
 - Accelerating Green Lending across sectors
 - Playing a broader Market-Making Role
 - Internal Green Transformation of NABARD
 - Strategic Resource Mobilization

BHARATPE ONE HAS BEEN LAUNCHED BY BHARATPE

- This innovative product is **designed to streamline transactions for merchants, offering versatile payment acceptance options including dynamic and static QR code, tap-and-pay, and traditional card payment options**, across a wide range of debit and credit cards.
- The company **plans to launch the product in 100+ cities in the first phase and further scale it to 450+ cities for the next 6 months.**
- **Equipped with a high-definition touchscreen display, 4G and Wi-Fi connectivity**, and powered by the latest Android operating system, BharatPe One **delivers enhanced performance and security.**

RBI HAS RELEASED MASTER DIRECTION TO THE ASSET RECONSTRUCTION COMPANIES

- It **covers various aspects such as registration, net owned fund, permissible business, asset reconstruction, securitisation**, capital adequacy requirements, deployment of funds, asset classification, investments, income recognition, and more.

INDUSIND BANK BECOMES 1ST BANK TO SUCCESSFULLY EXECUTE RBI'S PROGRAMMABLE CBDC PILOT

- This marks a **significant milestone in the adoption of innovative financial solutions for the agriculture sector.**
- This collaborative effort **aims to promote Circularity Credits from recycling agricultural waste.**
- The bank is **committed to leveraging innovative solutions to empower communities and build a brighter future for all.**

RBI SETS ELIGIBILITY RULES FOR SFBS SEEKING UNIVERSAL BANKING LICENCE

- **Operational Track Record:** SFBs must have a five-year track record of satisfactory performance.
- **Net Worth:** They need to maintain a net worth of at least 10 billion rupees.
- **Capital Adequacy:** SFBs should meet the prescribed capital adequacy requirements.
- **Profitability:** Recent profitability is crucial, and they should demonstrate consistent profitability over the past two years.
- **Limited Non-Performing Assets:** SFBs must have limited non-performing assets.
- **Market Listing:** Their shares should be listed on a recognized stock exchange.
- **Existing Promoters:** Existing promoters can continue without new additions.
- **Shareholding Plans:** Approved shareholding plans will remain unchanged.
- **Diversified Loan Portfolios:** SFBs with diversified loan portfolios are favored.
- **Detailed Rationale:** Eligible SFBs must provide a detailed rationale for the transition.
- **Assessment Guidelines:** Their applications will be assessed based on specified guidelines, including

those for on-tap licensing and shareholding directions.

- **Norms Upon Transition:** After transitioning, the banks will adhere to all relevant norms, including the structure of a non-operative financial holding company.

FEMA REGULATIONS FOR DIRECT LISTING ON INTERNATIONAL EXCHANGES HAVE BEEN RELEASED BY RBI

- **Easier Access to Global Capital Markets:** By facilitating direct listings, Indian companies can tap into global capital markets more efficiently, allowing them to raise funds and expand their operations internationally.
- **Reduced Bureaucratic Hurdles:** The streamlined process will help reduce administrative complexities, making it easier for companies to navigate the listing process.
- **Enhanced Global Competitiveness:** Direct listings enable Indian firms to compete more effectively on a global scale. Access to international exchanges provides exposure to a broader investor base and potential growth opportunities.
- **Promotion of Innovation and Growth:** By encouraging direct listings, the RBI fosters innovation and growth within the Indian corporate sector.

NABARD-RBI INNOVATION HUB COLLABORATION

- Integrating **NABARD's e-KCC loan origination system portal with the Public Tech Platform for Frictionless Credit (PTPFC) will streamline the lending process** for Kisan Credit Card (KCC) loans.
- The initiative aims **to provide instant doorstep credit to India's 120 million farmers, fostering rural prosperity and frictionless finance.**

ISSUES OF COMMERCIAL PAPER (CP) BY NBFCs REACHED A FOUR-YEAR PEAK

- Reserve Bank of India (RBI)'s **decision to increase risk weights on bank loans provided to higher-rated NBFCs.**
- **Improved investor confidence due to the healthy liquidity, stronger balance sheets, and stable asset quality of NBFCs.**

- While banks **remain the dominant funding source for NBFCs (accounting for approximately 43% of funding), NBFCs are actively diversifying their resource profile.**
- Consequently, the share of CPs is **expected to rise over the medium term, even though it currently stands at around 6%** of the overall funding mix.

AXIS BANK BECAME 4TH LARGEST LENDER BY MARKET CAP IN INDIA

- This significant **development occurred after Kotak Mahindra Bank's shares experienced a 10% decline due to restrictions** imposed by the Reserve Bank of India (RBI).
- The RBI **banned Kotak from onboarding new customers through its online and mobile banking channels and also prohibited the issuance of fresh credit cards** by the bank.
- Axis Bank:
 - Shares were **trading 4% higher following better-than-expected Q4 results.**
 - **Market capitalization: ₹3.4 lakh crore.**
- Kotak Mahindra Bank:
 - **Shares dropped 10%** due to the RBI ban.
 - **Market capitalization: ₹3.3 lakh crore.**
- In the pecking order of Indian banks, **HDFC Bank remains the most valued at approximately ₹11.5 lakh crore**, followed by ICICI Bank at ₹7.76 lakh crore and SBI at ₹7 lakh crore.

RBI KEPT FPI INVESTMENT LIMIT IN G-SEC UNCHANGED AT 6% OF OUTSTANDING STOCK FOR FY25

- In addition, the **RBI also stated that the FPI limits for investment in state government securities and corporate bonds** will remain unchanged at 2% and 15%, respectively, of the outstanding securities stocks for FY25.
- The **allocation of incremental changes in the G-Sec limit (in absolute terms) over the two sub-categories – 'General' and 'Long-term' – will be retained at 50:50 for 2024-25.**
- Furthermore, the **aggregate limit of the notional amount of Credit Default Swaps sold by FPIs will be 5% of the outstanding stock** of corporate bonds.

DRAFT FRAMEWORK FOR ELECTRONIC TRADING PLATFORMS HAS BEEN ISSUED BY RBI

- This framework is **aimed at entities operating ETPs for transactions in eligible instruments.**
- The key points include **maintaining a minimum net-worth of Rs 5 crore, being a company incorporated in India, and conforming to all applicable laws and regulations, including the Foreign Exchange Management Act, 1999, for any non-resident shareholding.**
- The entity is also required **to maintain robust technology infrastructure.**

NEW LIMIT ON BOND INVESTMENT BY SEBI

- **Corporate Bond Market:** SEBI has decided to cut the face value of corporate debt securities to Rs 10,000 from Rs 1 lakh. This move is aimed at enhancing the participation of retail investors in the corporate bond market. The reduction in face value makes bond investments much more attractive and accessible to a wider range of retail investors.
- **Investment Rule for Passive Funds:** Traditionally, all mutual funds, including passive funds, were restricted from investing more than 25 per cent of their assets in companies belonging to the same group as the fund manager (called the sponsor group). This rule aimed to prevent conflicts of interest and ensure diversification within mutual funds.
- **Investment Limit for NRIs:** SEBI has allowed up to 100% higher participation by non-resident Indians (NRIs) in IFSC-based FPIs.
- These changes are **expected to increase accessibility, enable portfolio diversification, and potentially lead to a more vibrant and dynamic bond market** in India.

RBI ANNOUNCES INTEREST RATE OF 8% ON FLOATING RATE SAVINGS BOND (FRSB) 2034

- This **special type of bond issued by the Government of India matures in 2034.**
- The **interest rate is variable and will be reset every six months.**

- The current rate, for the **next six months (from April 30, 2024 to October 29, 2024), on this FRB bond will be 8%.**
- The rate is calculated **by taking an average of the interest rates from the previous three auctions of short-term government debt, plus a small additional fixed amount (0.98%).**
- The **minimum investment amount for FRBs is Rs 1,000, while there is no maximum limit.**

BANKING- ONE LINER

- The **Reserve Bank of India (RBI) imposed a cumulative fine of ₹74.1 crore on 64 banks and Non-Banking Financial Companies (NBFCs) on April 1, 2024.** The fines were for non-compliance with various regulatory directions.
- On April 2, 2024, the **Prestige Group signed a strategic deal worth Rs 2,001 crore with the Abu Dhabi Investment Authority (ADIA) and Kotak AIF.** The funds will be used to develop housing projects in Bangalore, Mumbai, Goa, and the NCR region.
- From April 1, 2024, **new IRDAI rules on surrender value are in effect.** These rules provide a **guaranteed surrender value after two years of premium payment, with varying percentages based on the year of surrender.**
- The Unified Payments Interface (UPI) **has indeed revolutionized the way transactions are carried out in India.** It's fascinating to see such a high volume of transactions, worth ₹199 lakh crore, being processed in FY24.
- **TATA AIG General Insurance Company Limited has introduced a comprehensive travel insurance product called "Travel Guard Plus".** This product is designed to provide complete coverage for travellers with a variety of bundle plans.
- The Competition Commission of India (CCI) **has approved Axis Bank's acquisition of an additional 6% stake in Max Life Insurance.** This reduces Max Financial Services Ltd's stake in Max Life from 87% to 81%.
- The Reserve Bank of India (RBI) **is developing a mobile application for the Retail Direct portal.** This app will improve access for retail investors to the government securities market. The exact release date has not been specified, but it's expected to be available shortly.

- **J&K Bank and Paymart India announced a partnership on April 4, 2024, to launch a Virtual ATM facility. This service allows J&K Bank’s customers to withdraw cash without a card through local merchants.**
- **The RBI has cancelled the Certificate of Registration (CoR) of four Non-Banking Financial Companies (NBFCs) on April 5, 2024**
- **Union Bank of India (UBI) has raised USD 500 million (about Rs 4,200 crore) from the Dubai International Financial Centre (DIFC) to fund its overseas business. This is UBI’s first syndicated term loan from an overseas centre. The loan will be drawn in two tranches with tenures of 3 and 5 years.**
- **Bain Capital is selling its stake in Axis Bank, which is worth approximately \$431 million. The shares are being offered for Rs 1,071-Rs 1,076.05 per share.**
- **On April 8, 2024, the market capitalization of companies listed on the BSE reached an all-time high of Rs 401.10 lakh crore (USD 4.81 trillion). This was due to a surge in the BSE benchmark, strong corporate earnings, positive investor sentiment, and domestic as well as international inflows.**
- **ICRA revised the banking sector outlook from Positive to Stable on April 10, 2024 due to expected moderation in credit growth, potential compression in net interest margins, and challenges in deposit mobilisation.**
- **On April 11, 2024, PhonePe, eSewa, and the Hotel Association of Nepal (HAN) Pokhara announced a partnership. This collaboration, part of the Fewa New Year Festival, aimed to promote UPI payments in Nepal through the Fonepay Network.**
- **Aasia Enterprises, a firm of the Hinduja Group, has received approval from the Securities and Exchange Board of India (SEBI) for a change of control in Reliance Wealth Management. This development is part of the resolution plan by IndusInd International Holdings (IIHL), which emerged as the successful bidder to acquire Reliance Capital.**
- **The India Post Payments Bank (IPPB) introduced the Aadhaar ATM service on April 9, 2024. This service, part of the Aadhaar Enabled Payment System (AEPS), allows customers to use their Aadhaar number to access their bank account and perform basic banking transactions.**
- **Larsen & Toubro (L&T) has sold its entire 51% stake in L&T Infrastructure Development Projects Limited**

(L&T IDPL) to M/s Epic Concesiones Private Limited, an investee company of Edelweiss Infrastructure Yield Plus Strategy.

- **On April 15, 2024, the Bank of India (BOI) and the India Mortgage Guarantee Corporation (IMGC) announced a partnership to offer mortgage guarantee-backed home loan products. This collaboration aims to provide more flexible and secure home loan products, particularly in the affordable housing segment.**
- **IdeationX is an initiative launched by SBI Life Insurance on April 15, 2024. It’s a competition for B-School students across India to innovate in the life insurance sector.**
- **On April 9, 2024, Jana Small Finance Bank and Kotak Mahindra Life Insurance Company Ltd announced a partnership. This collaboration aims to provide Jana Bank’s 52 lakh customers with a variety of life insurance products, including long-term savings and retirement solutions. The goal is to enhance the financial security of the bank’s customers.**
- **The Life Insurance Corporation of India (LIC) increased its stake in Hindustan Unilever Limited (HUL) from 4.99% to 5.01%. This change occurred on April 15, 2024, following the acquisition of shares on April 12. The increase in LIC’s stake was disclosed in a regulatory filing by LIC.**
- **The “Axis Bank Shoppers Stop Credit Card” is a new co-branded card by Axis Bank and Shoppers Stop. It offers benefits like a complimentary membership to Shoppers Stop’s loyalty program, reward points at Shoppers Stop, dining discounts with Eazy Diner, exclusive offers, and a fuel surcharge waiver.**
- **BDO India announced the establishment of a Global Capability Centre (GCC) named BDO EDGE in Noida, Uttar Pradesh on 15th April 2024. BDO EDGE aims to hire 5,000 professionals in the next 3-4 years and will provide various services including tax, assurance, accounting, outsourcing, advisory, and technology-led services.**
- **The acquisition, valued at approximately 730 million euros, will be carried out in two tranches. Initially, 4.8% of the issued shares will be acquired, with the remaining shares to be purchased upon receipt of mandatory regulatory approvals.**

APPOINTMENTS

Name of the Person	Designation
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Judith Suminwa Tuluka	First woman Prime Minister of the Democratic Republic of the Congo
Sandeep Bapat	Senior partner and co-chief investment officer
Ms. Sheyphali B. Sharan	Principal Director General of the Press Information Bureau
Atul Mehra	MD and CEO of Axis Capital
Monica Jasuja	Chief Growth and Partnership Officer
Rajeev Singhal	Managing Director of Tata International Limited
Sanjay Nayar	President of ASSOCHAM
Lieutenant General JS Sidana	33rd Director General of Electronics and Mechanical Engineers
Santosh Kumar Jha	Chairman and Managing Director of Konkan Railway Corporation
Sandeep Jain	President of the Federation of Indian Micro and Small & Medium Enterprises
Ramit Goyal	Future Generali India Insurance
Ousmane Sonko	Prime Minister of Senegal
Ms. Sheyphali B. Sharan	Principal Director General of the Press Information Bureau
Rakesh Mohan	World Bank Group's Economic Advisory Panel
Ms. Astrid Schomaker	Executive Secretary of the Convention on Biological Diversity
Dr. Meenesh Shah	Chairman of the National Cooperative Dairy Federation of India Ltd.
Justice Najmi Waziri	Chairperson of a committee for the protection of forests in Delhi.
Bilquis Mir	Jury member
Justice PS Dinesh Kumar	Presiding Officer of the Securities Appellate Tribunal (SAT)
Dheeraj Bhatnagar	Technical Member
M.P. Ram Mohan	Professor at the Indian Institute of Management
Dinabandhu Mohapatra	Non-Executive Independent Director
Srini Pallia	CEO and Managing Director of Wipro Limited
Love Kumar	Inspector General in the Special Protection Group
Vinod Francis	Deputy CFO
Sushil Sharma	Chairman and Managing Director of SJVN Limited
Simon Harris	Prime Minister (Taoiseach) of Ireland
Jayaraj Shanmugam	Head of Global Airport Operations
Manoj Panda	New finance commission member
Justice Aniruddha Bose	Director of The National Judicial Academy

Tarun Bajaj	Chair of the US-India Tax Forum
Harendra Singh	Head coach of the Indian women's hockey team
Manoj Mittal	Managing Director & Chief Executive Officer of IFCI Ltd
Sanjay Shukla	Managing Director of the National Housing Bank
Ingmar De Vos	President of the Association of Summer Olympic International Federations
Ashish Kumar Chauhan	Managing Director and Chief Executive Officer of the National Stock Exchange
Sridhar Vembu	Co-founder and CEO of Zoho Corporation.
Lindy Cameron	British High Commissioner to the Republic of India
Ms. Vandita Kaul	Secretary of the Department of Posts
Anurag Kumar	Joint Director of the Central Bureau of Investigation
Kristalina Georgieva	Managing Director of the International Monetary Fund
Sheikh Ahmad Abdullah al-Ahmad Al-Sabah	Prime Minister of Kuwait
Saurabh Garg	Secretary of the Ministry of Statistics and Programme Implementation
Vice Admiral Dinesh Kumar Tripathi	Chief Memeber of of the Indian Navy.
Nalin Prabhat	Director-General of the National Security Guard
Kaushik Rajashekara	International Fellow of the Engineering Academy of Japan
Santosh Viswanathan	India Region Head of Intel
Nalin Prabhat	Director General of the National Security Guard
Sapna Tiwari	Special Director in the Intelligence Bureau
Ajith Kumar K.K.	Managing Director and CEO of Dhanlaxmi Bank
Keki M Mistry	Chairman of HDFC Life Insurance
Colonel Edison Napyo	First Defence Advisor of Papua New Guinea to India
Shri Narpat Singh	Railway Adviser at the High Commission of India
Gita Sabharwal	United Nations Resident Coordinator in Indonesia

INDEX AND RANKING

TOP BUSINESS DESTINATIONS: SINGAPORE, DENMARK, AND U.S. LEAD EIU'S 2024 RANKINGS

- The ranking is based on 91 indicators that measure the attractiveness of doing business in 82 countries and territories.
- These rankings are a reflection of the changing global business landscape and provide valuable insights for businesses looking to understand the business climate in different regions.

INDIA RANKS 3RD IN HURUN'S GLOBAL UNICORN INDEX 2024

- The United States leads the list with 703 unicorns, accounting for 48% of the total unicorns in the world.
- The index also reveals that one new unicorn was minted every two days, with the USA leading with 70, followed by China with 56, and the 'Rest of the World' with 45.

QS WORLD UNIVERSITY RANKINGS BY SUBJECT 2024

- The institution that secured the 1st place in this category is the Massachusetts Institute of Technology (MIT), which is located in the United States of America.
- Globally, it holds the 20th position has been ranked as the top university in India for Development Studies in the QS World University Rankings by Subject 2024.
- The ranking is based on parameters like Academic Reputation, Employer Reputation, Citations per paper, and H-index citations.

INDIA HAS BEEN RANKED 10TH IN CYBER CRIME, WITH RUSSIA TOPPING THE LIST FOLLOWED BY UKRAINE

- This ranking was based on various categories of cybercrime, including ransomware, credit card theft, and scams.
- For example, Russia and Ukraine are highly technical cybercrime hubs, whereas Nigerian cybercriminals are engaged in less technical forms of cybercrime.

DELHI AIRPORT RANKS IN TOP 10 BUSIEST AIRPORTS GLOBALLY FOR 2023: ACI

- Delhi's IGI Airport was ranked 10th globally in 2023.

- The airport hosted more than 72.2 million passengers in 2023, which signifies a steady year-on-year growth of 20.36%.
- The list was topped by the Hartsfield-Jackson Atlanta International Airport.

AWARDS AND HONOURS

Awardee	Awards
REC Limited	SKOCH ESG Award 2024
Dr.Karthik Kommuri	National Fame Awards 2024
Navy Chief Admiral R Hari Kumar	'On the Spot Unit Citation'
SJVN Limited, Dr. Sir Mokshagundam Visvesvaraya, Vinayak Pai, Gautam Suri,GAIL (India) Limited	15th CIDC Vishwakarma Awards
Aleksei Navalny and Yulia Navalnaya	Freedom Prize of the Media
Mamta G. Sagar	World Literary Prize
John L. "Jack" Swigert Jr.	Space Exploration
Shri. Dhirendra Kumar Sanyal	Sagar Samman Varun Award
Captain Kamal Kant Choudhary	Sagar Samman Award for Excellence
Captain Subir Saha and Captain OM Dutta	Sagar Samman Award for Gallantry
Dr. Agarwal's Eye Hospital	'Best Scientific Poster
Avantika Vandanapu	'South Asian Person of the Year'
Dr. Gagandeep Kang	John Dirks Canada Gairdner Global Health Award 2024
Avi Wigderson	ACM A.M. Turing Award
Jain Acharya Lokesh Muni	American President's Volunteer Service Award
Cdr Manish Singh Karki, Cdr Kaustab Banerjee, Lt Cdr Panneerselvam Vishnu Prasanna, and Lt Cdr Bhaskar	Nao Sena Medals (Gallantry) and Distinguished Service awards.
Mamta G. Sagar	World Literary Prize
Ram Charan	Honorary Doctorate in Literature
Hamad International Airport	World's Best in Skytrax 2024
Amitabh Bachchan	Lata Deenanath Mangeshkar Award
Utsa Patnaik	Malcolm Adiseshiah Award 2023
GMR Hyderabad International Airport Ltd	'Best Airport Staff in India & South Asia 2024

Dr. Pavuluri Subba Rao	Aryabhata Award
Deepika Soreng	Hockey India Asunta Lakra Award
Mohammed Salem	World Press Photo of the Year
Ratan Tata	KISS Humanitarian Award
Rezwana Choudhury Bannya	Padma Shri Award
Novak Djokovic and Aitana Bonmati	25th Laureus World Sports Awards
Dr Sultan Al Jaber, COP28 President	World Energy Leadership Awards
Hindustan Aeronautics Limited	Outstanding Public Sector Undertaking (PSU) of the Year
Randeep Hooda	Lata Deenanath Mangeshkar Award
Gina Justus	Cambridge Dedicated Teacher Award
Sana	Global Media Award
Alok Shukla	Goldman Environmental Prize 2024

6th April 2024	International Day of Sports for Development And Peace	Theme: "Sport for the Promotion of Peaceful and Inclusive Societies".
7th April 2024	World Health Day	Theme: 'My Health, My Right'.
7th April 2024	International Day of Reflection	Theme:
8th April 2024	International Romani Day	Theme: "We exist, respect our humanity"
10th April 2024	World Homoeopathy Day	Theme: "Homeoparivar: One Health, One Family".
10th April 2024	National Siblings Day	Theme: -
9th April 2024	(CRPF) Valour Day	Theme: -
11th April 2024	National Safe Motherhood Day	Theme: 'Empowering Families, Strengthening Communities for Optimal Maternal Health'
11th April 2024	World Parkinson's Day	Theme: "#SummerOfSport" campaign
12th April 2024	International Day of Human Space Flight	Theme: 'Encourage Scientific Curiosity'
12th April 2024	International Day for Street Children	Theme: "Belonging"
13th April 2024	40th Siachen Day	Theme: "Grit and determination"
13th April 2024	Jallianwala Bagh Massacre	Theme: -
14th April 2024	Ambedkar Jayanti	Theme: Social justice and equality'
14th April 2024	World Chagas Disease Day	Theme: "Tackling Chagas disease: detect early and care for life".
14th April 2024	World Quantum Day	Theme: "Quantum Leap 2024".
14th April 2024	National Fire Service Day	Theme: 'Ensure Fire Safety to Contribute towards nation building'.
15th April 2024	World Art Day	Theme: A Garden of Expression: Cultivating Community Through Art'.
16th April 2024	World Voice Day	Theme: "Resonate, Educate, Celebrate!"
17th April 2024	World Hemophilia Day	Theme: "Equitable access for all: recognizing all bleeding disorders".

IMPORTANT DAYS

Date	Day	Theme
1st April 2024	Odisha Day	Theme: -
1st April 2024	Prevention of Blindness Week	Theme: To raise awareness regarding the myriad factors contributing to blindness.
2nd April 2024	World Autism Awareness Day	Theme: "Empowering Autistic Voices".
2nd April 2024	International Children's Book Day	Theme: "Cross the Seas on the Wing of your Imagination,"
2nd April 2024	International Fact-Checking Day	Theme: -
3rd April 2024	260th Raising Day	Theme: 'Swastha Bharat, Viksit Bharat'
4th April 2024	International Carrot Day	Theme: For sharing carrot-related recipes and creative ways to enjoy this vegetable.
4th April 2024	International Day for Mine Awareness	Theme: "Witnessing a Way Forward: Protecting Lives. Building Peace."
5th April 2024	International Day of Conscience	Theme: "Promoting the Culture of Peace with Love and Conscience".
5th April 2024	National Maritime Day	Theme: "Navigating the Future: Safety First!"
6th April 2024	National Handmade Day	Theme: 'Buy a Handmade Product'

18th April 2024	World Heritage Day	Theme: 'Discover and Experience Diversity'
19th April 2024	Satellite Technology Day	Theme: -
19th April 2024	World Liver Day	Theme: "Keep your liver healthy and disease-free"
20th April 2024	United Nations Chinese Language Day	Theme: "Youth Together for a Better World",
21st April 2024	National Civil Service Day	Theme: "Public Service in a Changing World"
21st April 2024	World Creativity and Innovation Day	Theme: "Inspire".
22nd April 2024	International Mother Earth Day	Theme: Planet vs. Plastics
23rd April 2024	World Book and Copyright Day	Theme: 'Read Your Way'
23rd April 2024	English Language Day	Theme: "Use of Technology for Multilingual Teaching: Challenges and Opportunities".
23rd April 2024	Spanish Language Day	Theme: -
24th April 2024	National Panchayati Raj Day	Theme:
24th April 2024	World Day For Animals in Laboratories	Theme: Suffering and killings of animals undertaken in laboratories
24th-30th April 2024	World Immunization Week	Theme: "Humanly Possible: Immunization for All".
24th April 2024	Administrative Professionals Day	Theme: -
25th April 2024	World Malaria Day	Theme: "Accelerating the fight against malaria for a more equitable world".
25th April 2024	World Penguin Day	Theme: Promoting penguin conservation and awareness of threats like pollution.
24th April 2024	International Day of Multilateralism and Diplomacy for Peace	Theme:-
25th April 2024	International Girls in ICT Day	Theme: 'Leadership'.
25th April 2024	International Delegate's Day	Theme: -

26th April 2024	World Intellectual Property Day.	Theme: "IP and the SDGs: Building our common future with innovation and creativity."
26th April 2024	International Chernobyl Disaster Remembrance Day	Theme:
27th April 2024	World Tapir Day	Theme: To raising awareness about these fascinating creatures
27th April 2024	World Veterinary Day	Theme: 'Veterinarians are essential health workers
27th April 2024	International Sculpture Day	Theme: To appreciate and raise awareness about sculpture art.
27th April 2024	World Design Day	Theme: "Is it kind?"
28th April 2024	World Day for Safety and Health at Work	Theme: "The impacts of climate change on occupational safety and health".
29th April 2024	International Dance Day	Theme: To encourage participation and education in dance
30th April 2024	Ayushman Bharat Diwas	Theme: To transform India's healthcare landscape
30th April 2024	International Jazz Day	Theme: -

MOUS SIGNED

Signed Between	Date Signed	Purpose
SJVN Limited and the Indian Institute of Technology Patna	2nd April 2024	To use advanced geological models in SJVN's tunnelling projects.
QCI and LUB	2nd April 2024	Outlines a roadmap for collaborative initiatives, including awareness programs, camps, and consultations
(STB) and PhonePe	3rd April 2024	To promote Unified Payments Interface (UPI) payments for Indian visitors in Singapore.
Canara Bank and (SINE)	3rd April 2024	To provide financial

		assistance to start-ups with sustainable business models
(BEML) and (BEL)	5th April 2024	To jointly develop an Indigenous (i-TCMS).
IFFCO and ACME	6th April 2024	Significant step towards sustainable agriculture and renewable energy usage in India.
KABIL and CSIR-IMMT	10th April 2024	For Technical & Knowledge cooperation for Critical Minerals
(IITK) and Blockchain	16th April 2024	To nurture healthcare innovations
(BEL), and Indian Institute of Technology	16th April 2024	To establish a strategic collaboration in research and technology
SIDBI, Jeevika Bihar & UMED	16th April 2024	To extend the Prayaas scheme to (SHG) individual women through (CLFs).
(AFMS) and (IIT)	18th April 2024	To develop new technologies to address health issues faced by soldiers
Ashok Leyland with South Indian Bank	18th April 2024	To provide competitive dealer finance options to the dealers of Ashok Leyland Limited.
NGEL & ITL	18th April 2024	To address the need for pacing green energy objectives
(RVNL) with TUMAS India Private Limited	19th April 2024	To undertake a range of infrastructure projects including Metro, Rail, High-Speed Rail, Tunnels, Bridges, Highway & Expressway Projects on a global scale.

CAG of India & Bulgarian National Audit Office	19th April 2024	To enhance international cooperation in the field of auditing by fostering collaboration
(CSIR-IICT) and (BHEL)	19th April 2024	.To develop a technology to capture and convert (CO ₂) into (DME), a clean fuel.
(NSDC) and (ISKCON)	19th April 2024	To provide vocational training to tribal and underprivileged youth across multiple states.
(DARPG) of India and the Ministry of Civil Service	22nd April 2024	To strengthen bilateral exchange and cooperation in the field of HRD in Civil Service
KABIL with CSIR-NGRI	24th April 2024	To foster a long-term partnership in the field of geophysical investigations.
NTPC Limited and RINL	25th April 2024	For supply of 9 lakh metric tonnes of limestone
ADIF and IIT Guwahati TIC	25th April 2024	To strengthen collaboration between ADIF's network of startups and entrepreneurs,
NHPC Limited with M/s Ocean Sun	29th April 2024	For the demonstration of Ocean Sun's floating solar energy technology in India

GOVERNMENT SCHEMES

GOI INTRODUCED NEW EMPS 2024 SCHEME FROM 1ST APRIL, AFTER FAME-II

- The **scheme has a total outlay of INR 500 crore.**
- It aims to support **3,72,215 electric vehicles (EVs)** by July 31, 2024.
- The **scheme offers support of up to INR 10,000 per two-wheeler for about 3.33 lakh two-wheelers.**

- For **small three-wheelers (e-rickshaws and e-carts)**, the scheme provides up to **INR 25,000** subsidy for over 41,000 such vehicles.
- It aimed to **generate demand by supporting 7000 e-Buses, 5 lakh e-3 Wheelers, 55000 e-4 Wheeler Passenger Cars (including Strong Hybrid) and 10 lakh e-2 Wheelers.**

REVAMPING INDIAN AGRICULTURE: CENTRE'S INITIATIVES FOR DISTINCT CROP CLUSTERS

- This scheme **aims to form and promote 10,000 new FPOs in the country with a budgetary provision of Rs 6865 crore.**
- This scheme will **support farmers, PACS, FPOs, Agri-entrepreneurs, etc. in building community farming assets and post-harvest agriculture infrastructure.**
- These schemes are **designed to empower farmers, protect their livelihoods, and transform the agricultural sector.**
- They **include income support programs, crop insurance, modernizing infrastructure, and promoting sustainable farming practices.**
- The Centre's continuous efforts in this direction are **aimed at creating distinct clusters for various crops around the nation.**

SCIENCE AND TECHNOLOGY

“‘FLEX’ LUNAR ROVER SUCCESSFULLY TESTED IN CALIFORNIA’S MOJAVE DESERT BY VENTURI ASTROLAB INC

- The FLEX rover is **designed for NASA’s Artemis program and offers enhanced capabilities and versatility for lunar exploration and site construction.**
- Astrolab has reached **an agreement with Space Exploration Technologies (SpaceX) for the company to transport Astrolab’s Flexible Logistics and Exploration (FLEX) rover on an upcoming mission to the Moon.**
- Astrolab plans for **this rover to be the first in a fleet of FLEX rovers on the lunar surface that will accelerate the vision of creating a permanent human presence on the.**

BANDWAGON-1: SPACEX LAUNCHES FIRST RIDESHARE MISSION

Monthly One Liner GK Digest April 2024

- **A Falcon 9 rocket lifted off at 7:16 p.m. EDT (2316 GMT), kicking off the 11-satellite Bandwagon-1 mission.**
- These included a “s International’s CENTAURI-6, IQPS’s QPS-SAR-7 TSUKUYOMI-II, Capella Space’s Capella-14, and Tata Advanced Systems Limited’s TSAT-1A.
- This was the **14th launch and landing for this particular booster.**

NASA’S TRIPLE ROCKET LAUNCH FOR APEP MISSION DURING SOLAR ECLIPSE

- The mission **aimed to study how Earth’s upper atmosphere, specifically the ionosphere, is affected when sunlight momentarily dims over a portion of the planet due to a solar eclipse.**
- These intervals were **important to collect data on how the Sun’s sudden disappearance affects the ionosphere, creating disturbances that have the potential to interfere with our communications.**
- The ionosphere is a region of Earth’s atmosphere that is **between 55 to 310 miles (90 to 500 kilometers) above the ground.**

RUSSIA LAUNCHED 1ST ANGARA-A5 HEAVY LIFT SPACE ROCKET FROM VOSTOCHNY COSMODROME

- The launch was intended **to showcase Russia’s post-Soviet space ambitions and the growing role played by Vostochny.**
- The first **attempt was canceled due to a failure of the pressurization system of the oxidizer tank in the central block of the rocket.**
- The second attempt was also **aborted by the automatic safety system, which registered a flaw in the engine start control mechanism.**
- The Angara-A5 is a **heavy-lift version of the new Angara family of rockets that has been developed to replace the Soviet-designed Proton rockets.**

GOPI THOTAKURA NAMED AMONG 6 CREW MEMBERS TO FLY ON BLUE ORIGIN’S NS-25 MISSION

- This makes him the **first Indian space tourist and the second Indian to venture into space after the Indian Army’s Wing Commander Rakesh Sharma in 1984.**

He co-founded Preserve Life Corp, a **global centre for holistic wellness and applied health near Hartsfield-Jackson Atlanta International Airport.**

ROCKET LAB LAUNCHES NASA'S ACS3 AND SOUTH KOREA'S 'NEONSAT-1' INTO ORBIT

- **NEONSAT-1:** An Earth observation satellite developed for the Satellite Technology Research Center (SaTReC) at the Korea Advanced Institute of Science and Technology (KAIST). NEONSAT-1 is equipped with a high-resolution optical camera designed to monitor natural disasters on the Korean Peninsula using artificial intelligence. It is the first satellite developed under the NEONSAT program, with plans for additional NEONSAT satellites to be launched in 2026 and 2027 to form a constellation.
- **NASA's Advanced Composite Solar Sail System (ACS3):** ACS3 is a technology demonstration that explores new materials and deployable structures for solar sail propulsion systems. These systems utilize sunlight to propel spacecraft.

SPORTS

INDIAN CONTINGENT WINS 26 MEDALS AT YOUTH BOXING WORLD CUP 2024

- They **secured a total of 26 medals, finishing as the runners-up in the competition.**
- The medal tally included gold medals by **Chanchal Chaudhary (50 kg), Nikita Chand (60 kg), Parthavi Grewal (66 kg), Phalasal Akansha (70 kg), and Brajesh Tamta (48 kg).**
- Nikita Chand was also **adjudged as the 'Best Boxer' of the tournament.**

SUMIT NAGAL BECAME FIRST EVER INDIAN TO WIN MAIN DRAW MATCH AT MONTE CARLO MASTERS

- This **victory marked their first encounter on the ATP tour and their second overall.**
- This victory also helped **Nagal achieve his career-best ranking of No.93.**

ASIAN WRESTLING CHAMPIONSHIP: UDIT BAGS SILVER, ABHIMANYU AND VICKY CLAIM BRONZE EACH

- Udit bagged a **silver medal in the men's freestyle 57kg category, narrowly losing 4-5 to Japan's Kento Yumiya in the final.**
- Vicky also **won a bronze medal in the men's 97kg category by pinning down home favourite Andrey Romanovitch Aronov 10-1 in the bronze bout.**
- This continues **India's good record in the 57kg category, with the country having won four Asian titles in a row through Olympic silver medallists Ravi (2020, 2021, 2022) and Aman (2023).**

INDIAN ATHLETES SHINE AT 21ST U-20 ASIAN ATHLETICS CHAMPIONSHIP 2024

- The **Indian contingent won seven golds, eleven silvers, and eleven bronze medals** to finish second on the medals tally.
- **Deepanshu Sharma won India's first gold medal in Dubai in the men's javelin throw** with a distance of 70.29m.
- **Anurag Singh Kaler** (men's shot put), Pavana Nagaraj (women's long jump), Ekta Dey (women's 3000m steeplechase) and Ranvir Singh (men's 3,000m steeplechase) were successful in winning gold medals.
- **Harshit Kumar, competing in the men's hammer throw,** won the only gold for the Indians on the third day when he registered a distance of 66.7m.

SPORTS- ONE LINER

- **Anupama Upadhyaya, an Indian badminton player,** won the Women's Singles title at the Orlen Polish Open 2024 on Sunday, March 26, 2024. The tournament was held at Hala **Centrum Sportu Wilanów in Warsaw, Poland.** She defeated Tanya Hemanth, another Indian player, with a score of 21-15, 11-21, 21-10.
- On April 1, 2024, **Novak Djokovic became the oldest World No. 1 in ATP Rankings history at the age of 36 years and 321 days, surpassing Roger Federer's record.** This marked his 419th week as World No. 1. His dedication to training and well-being practices have contributed to his sustained success.
- **Mirabai Chanu, the Olympic silver medallist, competed in the IWF World Cup 2024 in Phuket, Thailand** on April 1, 2024. She secured her spot for the **2024 Paris Olympics by finishing third in Group**

B of the women’s 49kg category. Her total lift was 184kg (81kg snatch + 103kg clean and jerk).

- **Bindyarani Devi, an Indian weightlifter, made history by winning a bronze medal at the IWF World Cup 2024** held in Phuket, Thailand on Tuesday, April 2, 2024. She competed in the **55kg women’s category and lifted a total of 196kg (83kg snatch + 113kg clean and jerk)**, which led her to finish third in the standings.
- On 1st April 2024, **Arjun Erigaisi, an Indian chess grandmaster, became India’s highest-ranked player, surpassing former world champion Viswanathan Anand.** As of April 2024, he is ranked ninth in the world. He has won several tournaments, including the 2022 Indian Championship and the 2023 Sharjah Masters. This is a significant achievement for Indian chess.
- On Sunday, April 7, 2024, **Max Verstappen of Red Bull Racing dominated the Japanese Grand Prix held at the Suzuka International Racing Course in Japan.** He led the race for 48 out of the 53 laps, showcasing his exceptional driving skills. Additionally, he set the fastest lap of the race, further demonstrating his dominance in the event.

was the region most affected by weather, climate, and water-related disasters in 2023.

DEFENCE

INDIA EXPANDS STRATEGIC TIES AND ARMS EXPORTS WITH NEW MILITARY ATTACHÉS

- **New Defence Attaché in Djibouti:** India is appointing a new defence attaché to Djibouti, a major maritime gateway around the Red Sea and Gulf of Aden. Djibouti is considered a prized location for military bases.
- **Expanding Strategic Engagement with Africa:** The decision to appoint defence attaches in African countries of Ethiopia, Mozambique, and Ivory Coast is in sync with New Delhi’s priority to expand its strategic engagement with the African continent.
- **Expanding Defence Ties with the Philippines:** India is also looking at further expanding defence ties with the Philippines against the backdrop of growing global concerns over China’s increasing military assertiveness in the South China Sea.
- **Appointment of Defence Attaché in Armenia:** The decision to appoint a defence attaché in Armenia comes as the country in the Caucasus region shows deep interest in enhancing its defence relations with India.
- **Expanding Defence Ties with Poland:** India’s decision to appoint a defence attaché to Poland, a member of the European Union, is also being considered significant.

REPORTS

- On April 3, 2024, **the World Bank released a report called the “South Asia Development Update”.** In this report, it projected that the **Indian economy will grow by 7.5% in 2024, an upward revision from its earlier estimate of 6.3%.** The report also highlighted that the overall economic growth in South Asia, which includes countries like India, Pakistan, and Sri Lanka, is expected to be strong at 6.0% in 2024.
- On April 4, 2024, the **World Economic Forum (WEF) recognized seven Indians in their “Young Global Leaders Community: The Class of 2024”.**
- The **UNESCAP report, “Economic and Social Survey of Asia and the Pacific 2024”, predicts a loss of 5.8% of daily working hours in India by 2030 due to heat stress.**
- The **“State of the Climate in Asia 2023” report by the World Meteorological Organization (WMO),** released on March 19, 2024, identified India among the Asian countries most affected by extreme heat and floods in 2023. The report **highlighted a prolonged heatwave in South-East Asia, including Bangladesh and Eastern India,** and noted that Asia

SUMMITS AND CONFERENCES

Name of the Summit	Organized/Led by	Venue	Aim/Theme
Parivartan Chintan Tri-Service Conference	Headquarters Integrated Defence Staff	New Delhi	Theme: "Future Ready".
World Hepatitis Summit	WHO	Lisbon, Portugal	Theme: "Integrate, Accelerate, Eliminate"
World Future Energy Summit	Abu Dhabi Future Energy Company	Abu Dhabi National Exhibition Centre	Theme: 'The Energy To Lead',

(UNCTAD)	First Global Supply Chain Forum	Barbados	India's GDP growth will decelerate to 6.5% in FY2024-25,
Tiger Conservation Conference	Royal Government of Bhutan and the Tiger Conservation Coalition	Bhutan	Theme: "Sustainable Finance for Tiger Landscape."
Retail Summit (TRS)	Partnership with Dubai Chambers	Dubai	Focused on bringing together the brightest minds in the global retail community.
India-Kuwait Investment Conference 2.0	Indian Embassy	Kuwait	To strengthen economic ties between the two countries.
Critical minerals summit	Ministry of Mines, Government of India	New Delhi	Theme: "Enhancing Beneficiation and Processing Capabilities"
UN's 1st International Conference	Permanent Mission of India and the Ministry of Electronics and Information Technology	New York, USA	To explore the global implementation of digital public infrastructure
International Rainbow Tourism Conference	NGO Mayako Pahichan Nepal and the Nepal Tourism Board	Kathmandu, Nepal	To promote Nepal as a safe and inclusive destination for LGBT tourists
6th Edition of the International Conference on Disaster Resilient Infrastructure	Coalition for Disaster Resilient Infrastructure	New Delhi	Theme: "Investing today for a more resilient tomorrow"

- In the fiscal year **2023/24**, the Indian government raised Rs 16,500 crore by selling stakes in state-run companies.
- Defence exports from India reached a record high of Rs 21,083 crore (approximately US\$ 2.63 Billion) in FY 2023-24, a growth of 32.5% over the last fiscal. The private sector and Defence Public Sector Undertakings (DPSUs) contributed about 60% and 40% respectively.
- The World Bank in its semi-annual economic outlook titled 'East Asia and Pacific April 2024 Economic Update, April 2024: Firm Foundations of Growth' projected East Asia and Pacific's (EAP) growth to ease to 4.5% in 2024 from 5.1% in 2023.
- In the fiscal year 2023-24, India became a net importer of finished steel, with imports surging by 38% to 8.319 million tonnes. Despite an 11.50% increase in steel exports to 7.48 million tonnes, the inbound shipment of steel outpaced the outbound, leading to this shift. This development was reported on April 8, 2024.
- According to a report from Motilal Oswal, India's household debt levels they reached an all-time high of 40% of GDP by December 2023. At the same time, net financial savings dropped to their lowest level at around 5% of GDP. This is seen as a sign of rising financial distress. The report attributes these figures to weak income growth, robust consumption, and growth in physical savings.
- The National Pension System (NPS) saw a 30.5% growth in assets under management (AUM) in FY 2023-24, reaching ₹11.73 lakh crore. This was largely due to increased participation from the non-government sector, which experienced a 41.67% YoY growth. Government employees' assets also grew by 28% YoY.
- India's renewable energy sector achieved a record addition of 18,485 MW capacity in FY24. This was the highest ever, surpassing the previous high of 15,274 MW in FY23. The majority of the new capacity came from solar power. The announcement was made on April 10, 2024.
- On April 11, 2024, the Asian Development Bank (ADB) upgraded India's GDP growth forecast for the fiscal year 2024-25 to 7%. This is an increase from the previous projection of 6.7%.
- According to the World Trade Organization (WTO), The global merchandise trade volume is

projected to grow by 2.6% in 2024. This growth is expected to continue into 2025 with a projected increase of 3.3%.

- On March 4, 2024, **Moody's Ratings revised its GDP growth forecast for India for the financial year 2024 (FY24) to 8%, up from the earlier estimate of 6.6%.**
- In FY24, **India set a record by exporting 47.8 million tonnes of iron ore. The majority of these exports, approximately 92%, were to China.** This marked the highest shipment over seven years. The data was updated on April 13, 2024. The exports significantly impact the global iron and steel markets.
- **The government set a target to produce 170 million tonnes of coal for the fiscal year 2025. This target was announced on April 15, 2024, in a meeting with 74 coal-med representatives.** The goal is to achieve this target with the optimism of the coal block allottees.
- **India's export of digitally delivered services jumped by 17% to \$257 billion in 2023, making it the world's fourth-largest exporter in this segment.**
- **India's Wholesale Price Index (WPI) inflation rose from 0.2% in February 2024 to 0.53% in March 2024.** This inflation data was officially reported on April 15, 2024. The increase indicates a rise in the prices of wholesale goods.
- In March 2024, **India's goods trade deficit, which is a measure of a country's imports exceeding its exports, narrowed to an 11-month low of \$15.6 billion.**
- **The International Monetary Fund (IMF) has revised India's growth forecast for FY25 from 6.5% to 6.8%. This change was announced in the IMF's World Economic Outlook report on April 16, 2024.** The forecast for FY26 remains unchanged at 6.5%.
- **The United Nations Conference on Trade and Development (UNCTAD) projected on April 17, 2024, that India's GDP growth will decelerate to 6.5% in FY2024-25, compared to the 6.7% growth recorded in the previous year.**

OBITUARY- ONE LINER

- **Golden Globe-winning actress Barbara Rush, known for roles in 'It Came from Outer Space' and 'Peyton Place', passed away at 97.**
- **Juan Vicente Pérez Mora, the world's oldest man, passed away at the age of 114 on April 2,**

2024. He was born on May 27, 1909, in Venezuela.

His longevity was attributed to a healthy lifestyle and strong faith. He is survived by a large family.

- **Tamil actor Visheshwara Rao, known for his roles in films like Pithamagan and Evano Oruvan, passed away at the age of 64 due to complications from cancer.** He had a long career in the Tamil film industry, starting as a child artiste and acting in about 300 films.
- **Veteran cinematographer Gangu Ramsay, known for his work on cult horror films, passed away at the age of 83. He had been battling health issues and passed away on April 7, 2024, in Mumbai.** His contributions spanned over 50 films and several TV shows.
- **Joe Kinnear, the former Irish footballer and coach of the Indian national team, passed away at the age of 77 on April 7, 2024. He had a remarkable career both as a player and a manager,** with significant contributions to clubs like Tottenham, Wimbledon, and Newcastle United.
- **Former NFL star O.J. Simpson passed away at the age of 76 due to cancer. His family announced his death on April 10th.**
- **Jack Alabaster, a former New Zealand legspinner, passed away at the age of 93. He was among the best legspinners from New Zealand, played 21 Test matches, and was part of New Zealand's first four Test victories.**
- **Derek Underwood, legendary English cricketer, has passed away at the age of 78. Known as one of the greatest spin bowlers in England's Test history, he claimed 297 wickets in 86 Tests.** He played his entire first-class career at Kent, taking 2,523 wickets.
- **Bernd Hölzenbein, a former German footballer and 1974 World Cup winner, passed away on 15th April, 2024. He was known for his significant role in West Germany's victory in the 1974 FIFA World Cup and his successful career with Eintracht Frankfurt.**
- **Raman Subba Row, former England Test batsman, passed away at the age of 92 on 17th April 2024.** He had a significant career in cricket, playing for the national team, Cambridge University, Surrey, and Northamptonshire.
- **National Award-winning Tamil director Durai, known for his film 'Pasi', passed away at the age of 84 due to age-related complications.** He was a

significant voice in the late 70s and 80s, with poverty being a common theme in his works.

- **Sudhir Kakar, a pioneering Indian psychoanalyst, author, and cultural critic, passed away** on April 25, 2024, at the age of 85. His work **significantly bridged the gap between Eastern and Western thought, particularly in the field of psychoanalysis.**
- **Subrahmanya Dhareshwar, a renowned Yakshagana artist and ‘Bhagavata Shrestha’,** passed away in Bengaluru at the age of 67. He was known for his scintillating voice and had served 46 years in the field of Yakshagana.
- **V Sreenivasa Prasad, a veteran BJP MP from Karnataka and former Union Minister,** passed away on April 29, 2024. He was 76 years old and was undergoing treatment at a private hospital in Bengaluru.

BOOKS

- **“The Idea of Democracy” is a book by Sam Pitroda.** The book aims to stimulate conversation on the meaning of democracy and the role individuals can play in its preservation and growth.
- **Salman Rushdie’s memoir, “Knife: Meditations After an Attempted Murder”,** was published on April 16, 2024. The book reflects on a traumatic incident in 2022 when Rushdie was attacked by a knife-wielding assailant. It explores his healing process and the impact of the attack on his life.
- **“Maker of Modern Goa: The Untold Story of Pratap Singh Rane”** is a book authored by Vijayadevi Rane. The book was published by Rupa Publications India on 29th January 2024. It is a dynamic and engaging biography that delves into the untold story of Pratap Singh Rane, offering a captivating chronicle of Goan history and politics.
- **“The Law and Spirituality: Reconnecting the Bond”** is a book authored by Prof. Raman Mittal and Dr. Seema Singh. It was released on April 14, 2024. The book explores the relationship between law and spirituality. It aims to reconnect the bond between law and spirituality in various facets of human activity.
- The memoir of former RBI governor Duvvuri Subbarao, titled **‘Just A Mercenary?: Notes from My Life and Career’,** was released on April 30, 2024. It was announced by Penguin Random House India.

The book recounts his journey from his early career to his tenure as the governor of the RBI.

- The book **‘India — the Road to Renaissance: A Vision and an Agenda’** is authored by **Bhimeswara Challa**, a retired IAS officer and former UN official. It was published by Gyan Publishing House. The book addresses issues that could determine India’s future society and proposes radical reforms. The launch event took place at the Administrative Staff College of India (ASCI), Bella Vista campus.
- The book **“Sabke Ram”** is a comprehensive narrative about the sss of Ayodhya and Lord Ram. Co-authored by **Dr. Pravesh Kumar and Shri Rajeev Gupta**, it provides insights into Lord Ram’s birth place and date of birth. The book is unique as it can be both read and listened to in Hindi and English.
- The book **“Heavenly Islands of Goa”** was authored by the Governor of Goa, **Shri P.S. Sreedharan Pillai**. The book provides an overview of Goa’s biodiversity and heritage, and includes images from the Governor’s visits to these islands. The book was launched by Jagadguru Sri Sri Vidhushekhara Bharati Sannidhanam.
- **“India’s Nuclear Titans”** is an insightful book edited by **Soumya Awasthi and Shrabana Barua**. It delves into the lives and contributions of Indian scientists who played pivotal roles in shaping the nation’s nuclear program.
- **“The Winner’s Mindset”** is a book authored by **Shane Watson**, one of cricket’s greatest allrounders. In this book, **Watson shares the secrets that helped him tap into his skillset at will. He uses his own in-game experiences, scientific methodology,** and an easy-to-understand mental skills framework to make you performance-ready for every situation, eliminating stress and anxiety.

MONTHLY CURRENT AFFAIRS QUESTION BANK: APRIL 2024

Q.1 Who won the Women’s Singles title at the Orlen Polish Open 2024?

- Tanya Hemanth
- Anupama Upadhyaya
- P. V. Sindhu
- Saina Nehwal
- None of these

Answer (b): Anupama Upadhyaya, an Indian badminton player, won the Women's Singles title at the Orlen Polish Open 2024 on Sunday, March 26, 2024.

Q.2 Who became the 41st National President of the FICCI Ladies Organisation (FLO) on March 29, 2024?

- a) Joyshree Das Verma
- b) Kaapro Management Solutions
- c) Honorary Consul for Northeast India
- d) Israel
- e) None of these

Answer (a): Joyshree Das Verma became the 41st National President of the FICCI Ladies Organisation (FLO) on March 29, 2024.

Q.3 Who became the oldest World No. 1 in ATP Rankings history on April 1, 2024?

- a) Roger Federer
- b) Rafael Nadal
- c) Novak Djokovic
- d) Andy Murray
- e) None of these

Answer (c): On April 1, 2024, Novak Djokovic became the oldest World No. 1 in ATP Rankings history at the age of 36 years and 321 days, surpassing Roger Federer's record.

Q.4 What is the purpose of the 'One Vehicle, One FASTag' rule?

- a) To increase the number of vehicles on the road
- b) To streamline toll collection and prevent FASTag misuse
- c) To increase the price of FASTags
- d) To limit the number of vehicles one person can own
- e) None of these

Answer (b): The 'One Vehicle, One FASTag' rule by NHAI started on April 1, 2024, to streamline toll collection and prevent FASTag misuse.

Q.5 Which Indian company became the first to achieve over 10,000 MW of renewable energy capacity?

- a) Tata Power
- b) Reliance Power
- c) Adani Green Energy Ltd
- d) JSW Energy
- e) None of these

Answer (c): They became the first Indian company to achieve over 10,000 MW of renewable energy capacity

Q.6 What is the projected growth of the Indian economy in 2024 according to the "South Asia Development Update" report by the World Bank?

- a) 5.6%
- b) 7.5%
- c) 7.6%
- d) 8.6%
- e) None of these

Answer (b): On April 3, 2024, the World Bank released a report called the "South Asia Development Update". In this report, it projected that the Indian economy will grow by 7.5% in 2024, an upward revision from its earlier estimate of 6.3%.

Q.7 Who won a bronze medal at the IWF World Cup 2024 in weightlifting?

- a) Mary Kom
- b) Bindiya Rani Devi
- c) Bindyarani Devi
- d) Geeta Phogat
- e) None of these

Answer (c): Bindyarani Devi, an Indian weightlifter, made history by winning a bronze medal at the IWF World Cup 2024 held in Phuket, Thailand on Tuesday, April 2, 2024.

Q.8 Who was conferred with the Distinguished Overseas Dental Specialist (Orthodontics and Orofacial Pain) title at the National Fame Awards 2024?

- a) Dr. Ramesh Kumar
- b) Dr. Anil Sharma
- c) Dr. Suresh Reddy
- d) Dr. Karthik Kommuri
- e) None of these

Answer (d): Dr. Karthik Kommuri was conferred with the Distinguished Overseas Dental Specialist (Orthodontics and Orofacial Pain) title at the National Fame Awards 2024, held at The Club in Mumbai on April 3, 2024.

Q.9 What is the name of India's first home-grown gene therapy for cancer?

- a) Immune ACT
- b) CAR-T cell therapy

- c) GeneX
- d) Cancer Cure
- e) None of these

Answer (b): India's President, Smt Droupadi Murmu, launched the country's first home-grown gene therapy for cancer, named "CAR-T cell therapy", at IIT Bombay.

Q.10 Who was appointed to the World Bank Group's Economic Advisory Panel on 4th April 2024?

- a) Nicholas Stern
- b) Indermit Gill
- c) Rakesh Mohan
- d) All of the above
- e) None of the above

Answer (c): Rakesh Mohan was appointed to the World Bank Group's Economic Advisory Panel on 4th April 2024?

Q.11 Where was the "Experimental Licence Module for 100 5G Labs" launched?

- a) IIT Delhi
- b) IIT Bombay
- c) IIT Madras
- d) IIT Kanpur
- e) None of the above

Answer (c): The "Experimental Licence Module for 100 5G Labs" was launched by the Telecom Secretary, Dr. Neeraj Mittal, on April 5, 2024, at a 5G workshop at IIT Madras.

Q.12 Who is the first Indian woman to be appointed as a jury member at the 33rd Summer Olympics in Paris, 2024?

- a) Mary Kom
- b) Bilquis Mir
- c) P. V. Sindhu
- d) Saina Nehwal
- e) None of these

Answer (b): Bilquis Mir, from Jammu and Kashmir, became the first Indian woman to be appointed as a jury member at the 33rd Summer Olympics in Paris, 2024.

Q.13 Who is the author of "The Idea of Democracy"?

- a) Sam Pitroda
- b) John Locke
- c) Thomas Hobbes
- d) Alexis de Tocqueville

- e) None of these

Answer (a): "The Idea of Democracy" is a book by Sam Pitroda.

Q.14 Who was appointed as the CEO and Managing Director of Wipro Limited on April 7, 2024?

- a) Thierry Delaporte
- b) Rishad Premji
- c) Azim Premji
- d) Srinu Pallia
- e) None of the above

Answer (d): Srinu Pallia was appointed as the CEO and Managing Director of Wipro Limited on April 7, 2024.

Q.15 What is the tagline for the new logo of Central Coalfields Limited?

- a) "Fueling Growth"
- b) "Sustainable Growth"
- c) "Fuelling Sustainable Growth"
- d) "Eco-friendly Growth"
- e) None of these

Answer (c): On April 5, 2024, Central Coalfields Limited, a subsidiary of Coal India, unveiled its new logo. The tagline for the new logo is "Fuelling Sustainable Growth."

Q.16 Who was appointed as the CFO of South Indian Bank on April 5, 2024?

- a) Ravi Kumar
- b) Vinod Francis
- c) Anand Sharma
- d) Rajesh Verma
- e) None of these

Answer (b): Vinod Francis, with over 18 years of experience in South Indian Bank, was appointed as its CFO on April 5, 2024.

Q.17 How much land has India lost to 'catastrophic' soil erosion according to recent research?

- a) 500 sq km
- b) 1,000 sq km
- c) 2,000 sq km
- d) 1,500 sq km
- e) None of these

Answer (d): Recent research reveals India has lost over 1,500 sq km of land to 'catastrophic' soil erosion. Nearly 30% of the country's landmass is experiencing 'minor' soil erosion, while a critical 3% faces 'catastrophic' topsoil loss.

Q.18 Who was honored with the 2024 John L. "Jack" Swigert Jr. Award for Space Exploration?

- a) ISRO's Chandrayaan-3 mission team
- b) SpaceX
- c) NASA
- d) Blue Origin
- e) None of these

Answer (a): The team behind ISRO's Chandrayaan-3 mission was honored with the 2024 John L. "Jack" Swigert Jr. Award for Space Exploration.

Q.19 How many kilometers of national highways did the Ministry of Road Transport and Highways (MoRTH) construct in FY24?

- a) 10,000 km³
- b) 12,349 km
- c) 13,327 km
- d) 15,000 km
- e) None of these

Answer (b): The Ministry of Road Transport and Highways (MoRTH) constructed 12,349 km of national highways in FY24, marking the second-highest achievement in a fiscal year.

Q.20 What position does India hold in the export of digitally delivered services according to the Global Trade Outlook and Statistics report released by the World Trade Organisation (WTO)?

- a) First
- b) Second
- c) Third
- d) Fourth
- e) None of these

Answer (d): India has emerged as the fourth largest exporter of digitally delivered services.

Q.21 What is the upgraded GDP growth forecast for India for the fiscal year 2024-25 by ADB?

- a) 6.7%
- b) 7.5%

- c) 7%
- d) 8%
- e) None of the above

Answer (c): On April 11, 2024, the Asian Development Bank (ADB) upgraded India's GDP growth forecast for the fiscal year 2024-25 to 7%.

Q.22 What is the total disbursement of the Pradhan Mantri Mudra Yojana (PMMY) in FY24?

- a) ₹4.40 lakh crore
- b) ₹5.20 lakh crore
- c) ₹6.00 lakh crore
- d) ₹3.50 lakh crore
- e) None of these

Answer (b): The total disbursements stood at ₹5.20 lakh crore, up from ₹4.40 lakh crore in the previous year.

Q.23 Who won the women's singles title at the Kazakhstan International Challenge 2024?

- a) Isharani Baruah
- b) Anupama Upadhyaya
- c) M. Tharun
- d) All of the above
- e) None of the above

Answer (b): Indian badminton players Anupama Upadhyaya and M. Tharun clinched the women's and men's singles titles respectively at the Kazakhstan International Challenge 2024 held on Saturday, April 6, 2024, at the Energiya Sports Center in Uralsk, Kazakhstan.

Q.24 Who was honored with the John Dirks Canada Gairdner Global Health Award 2024?

- a) Dr. Gagandeep Kang
- b) Dr. John Dirks
- c) Dr. Canada Gairdner
- d) Dr. Global Health
- e) None of these

Answer (a): Dr. Gagandeep Kang, an Indian microbiologist, was honored with the John Dirks Canada Gairdner Global Health Award 2024 on April 11, 2024.

Q.25 Who won the National Women's Carrom Title for the 12th time on April 11, 2024?

- a) K Nagajothi

- b) Lakshmi Bai
- c) Rashmi Kumari
- d) All of the above
- e) None of the above

Answer (c): Rashmi Kumari, the three-time World Champion, won the National Women's Carrom Title for the 12th time on April 11, 2024.

Q.26 Who discovered Chagas disease?

- a) Dr. Alexander Fleming
- b) Dr. Robert Koch
- c) Dr. Louis Pasteur
- d) Dr. Carlos Ribeiro Justiniano Chagas
- e) None of these

Answer (d): Dr. Carlos Ribeiro Justiniano Chagas, discovered the Chagas disease.

Q.27 Who are the authors of the book "The Law and Spirituality: Reconnecting the Bond"?

- a) Prof. Raman Mittal and Dr. Seema Singh
- b) Dr. Seema Singh and Prof. Raman Mittal
- c) Prof. Raman Mittal and Dr. Raman Singh
- d) Dr. Seema Mittal and Prof. Raman Singh
- e) None of these

Answer (a): "The Law and Spirituality: Reconnecting the Bond" is a book authored by Prof. Raman Mittal and Dr. Seema Singh.

Q.28 How much tree cover did India lose from 2000 to 2023 according to the Global Forest Watch?

- a) 1.33 million hectares
- b) 2.33 million hectares
- c) 3.33 million hectares
- d) 34.33 million hectares
- e) None of these

Answer (b): According to the Global Forest Watch, India lost 2.33 million hectares of tree cover from 2000 to 2023, a 6% decrease. The loss includes 4.14% of humid primary forest, contributing to 18% of the total loss.

Q.29 Which space telescope was used to discover Gaia BH3?

- a) Hubble Space Telescope
- b) Kepler Space Telescope
- c) Gaia Space Telescope

- d) James Webb Space Telescope
- e) None of these

Answer (c): The largest stellar black hole in the Milky Way galaxy, named Gaia BH3, was discovered by astronomers using the European Space Agency's Gaia space telescope.

Q.30 What is the name of the electric mining truck launched by SANY India?

- a) SKT105B
- b) SKT105E
- c) SKT105A
- d) SKT105D
- e) None of these

Answer (b): SANY India launched the SKT105E, India's first locally manufactured electric mining truck.

Q.31 What is the full form of SPACE?

- a) Submersible Platform for Acoustic Characterisation and Evaluation
- b) Submarine Platform for Acoustic Characterisation and Evaluation
- c) Submersible Platform for Acoustic Calibration and Evaluation
- d) Submarine Platform for Acoustic Calibration and Evaluation
- e) None of these

Answer (a): The Submersible Platform for Acoustic Characterisation and Evaluation (SPACE) was inaugurated in Kerala on April 17, 2024.

Q.32 Who will be presented with the Lata Deenanath Mangeshkar Award on April 24, 2024?

- a) Shahrukh Khan
- b) Aamir Khan
- c) Salman Khan
- d) Amitabh Bachchan
- e) None of these

Answer (d): The Lata Deenanath Mangeshkar Award will be presented to the legendary Indian actor Amitabh Bachchan on April 24, 2024.

Q.33 What is the purpose of IFFCO's Nano Urea Plus?

- a) To meet crop nitrogen requirements at critical growth phases

- b) To increase the yield of crops
- c) To reduce the use of water in agriculture
- d) To control pests in crops
- e) None of these

Answer (a): This product is a new version of nano urea, designed to meet crop nitrogen requirements at critical growth phases.

Q.34 What does the term 'infectious respiratory particles or IRPs refer to?

- a) Pathogens that transmit through water
- b) Pathogens that transmit through the air
- c) Pathogens that transmit through food
- d) Pathogens that transmit through physical contact
- e) None of these

Answer (b): The term 'infectious respiratory particles' or IRPs refer to describe pathogens that transmit through the air, including those causing COVID-19, influenza, measles, MERS, SARS, and TB.

Q.35 Who are the co-authors of the book "Sabke Ram"?

- a) Dr. Pravesh Kumar and Shri Rajeev Gupta
- b) Shri Rajeev Gupta and Dr. Ambedkar
- c) Dr. Pravesh Kumar and Shri Narendra Modi
- d) Dr. Pravesh Kumar and Shri Ramanand Sagar
- e) None of these

Answer (a): The book "Sabke Ram" is a comprehensive narrative about the history of Ayodhya and Lord Ram. Co-authored by Dr. Pravesh Kumar and Shri Rajeev Gupta, it provides insights into Lord Ram's birth place and date of birth.

Q.36 What is the primary purpose of the Artemis Accords?

- a) To guide space warfare
- b) To guide space tourism
- c) To guide space exploration
- d) To guide space colonization
- e) None of these

Answer (c): On April 16, 2024, Sweden became the 38th signatory to the Artemis Accords, a set of principles guiding space exploration.

Q.37 Who organized the first International Rainbow Tourism Conference?

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- a) The Indian Tourism Board and Pahichan India
- b) The Indian Tourism Board and Mayako Pahichan Nepal
- c) The Nepal Tourism Board and Pahichan India
- d) The Nepal Tourism Board and Mayako Pahichan Nepal
- e) None of these

Answer (d): The first International Rainbow Tourism Conference was held in Kathmandu, Nepal on April 20, 2024. Organized by the NGO Mayako Pahichan Nepal and the Nepal Tourism Board, the conference aimed to promote Nepal as a safe and inclusive destination for LGBT tourists.

Q.38 Who became the youngest challenger for the World Chess title at the Candidates Chess Tournament in 2024?

- a) Garry Kasparov
- b) Ding Liren
- c) Gukesh Dommaraju
- d) Vishwanathan Anand
- e) None of these

Answer (c): On April 22, 2024, Gukesh Dommaraju, a 17-year-old from Chennai, India, became the youngest challenger for the World Chess title at the Candidates Chess Tournament in Toronto, Canada.

Q.39 Who is the author of the book "Heavenly Islands of Goa"?

- a) Jagadguru Sri Sri Vidhushekhara Bharati Sannidhanam
- b) Shri P.S. Sreedharan Pillai
- c) Narendra Modi
- d) Amit Shah
- e) None of these

Answer (b): The book "Heavenly Islands of Goa" was authored by the Governor of Goa, Shri P.S. Sreedharan Pillai.

Q.40 Who was conferred with the KISS Humanitarian Award 2021 on 22nd April, 2024?

- a) Ratan Tata
- b) Achyuta Samanta
- c) Mukesh Ambani
- d) Anand Mahindra
- e) None of these

Answer (a): Ratan Tata, the Chairman Emeritus of the Tata Group, was conferred with the KISS Humanitarian Award 2021 on 22nd April, 2024.

Q.41 Who developed India's lightest bulletproof jacket?

- a) Indian Space Research Organisation (ISRO)
- b) Defence Research and Development Organisation (DRDO)
- c) Indian Institute of Technology (IIT)
- d) Bhabha Atomic Research Centre (BARC)
- e) None of these

Answer (b): The Defence Research and Development Organisation (DRDO) in India developed the country's lightest bulletproof jacket on April 23, 2024.

Q.42 Who was appointed as the first woman Vice-Chancellor of Aligarh Muslim University (AMU)?

- a) Professor Naima Khatoon
- b) Professor Maryam Khan
- c) Professor Fatima Begum
- d) Professor Ayesha Siddiqua
- e) None of these

Answer (a): Professor Naima Khatoon was appointed as the first woman Vice-Chancellor of Aligarh Muslim University (AMU) on April 22, 2024.

Q.43 Who has become the world's largest mobile operator in terms of data traffic?

- a) China Mobile
- b) Vodafone
- c) AT&T
- d) Reliance Jio
- e) None of these

Answer (d): Reliance Jio has become the world's largest mobile operator in terms of data traffic, surpassing China Mobile.

Q.44 Where was the 6th Edition of the International Conference on Disaster Resilient Infrastructure (ICDRI) held?

- a) Mumbai
- b) Bangalore
- c) New Delhi
- d) Kolkata
- e) None of these

Answer (c): The 6th Edition of the International Conference on Disaster Resilient Infrastructure (ICDRI) took place in New Delhi on 24-25 April 2024.

Q.45 Who has been elected as the Chairman of the Wrestling Federation of India's (WFI) Athletes Commission?

- a) Narsingh Yadav
- b) Sushil Kumar
- c) Bajrang Punia
- d) Yogeshwar Dutt

Answer (a): Narsingh Yadav, a former Commonwealth Games gold medallist and an Arjuna awardee, has been elected as the Chairman of the Wrestling Federation of India's (WFI) Athletes Commission.

Q.46 Who established World Intellectual Property Day?

- a) United Nations
- b) World Intellectual Property Organization (WIPO)
- c) World Trade Organization (WTO)
- d) World Health Organization (WHO)
- e) None of these

Answer (b): On April 26, the world celebrates World Intellectual Property Day. This day, established by the World Intellectual Property Office (WIPO) in 2000, aims to raise awareness about intellectual property (IP) rights and their role in encouraging innovation and creativity.

Q.47 Who edited the book "India's Nuclear Titans"?

- a) Dr. Homi J. Bhabha
- b) Lieutenant General Kuldip Singh Brar (retd.)
- c) Soumya Awasthi and Shrabana Barua
- d) Dr. A.P.J. Abdul Kalam
- e) None of these

Answer (c): "India's Nuclear Titans" is an insightful book edited by Soumya Awasthi and Shrabana Barua.

Q.48 What idea did the SCO Defence Ministers collectively agree to develop?

- a) 'Military Modernization'
- b) 'Global Security and Prosperity'
- c) 'Regional Stability and Cooperation'
- d) 'One Earth, One Family, One Future'
- e) None of these

Answer (d): In the Joint Communique issued after the meeting, the SCO Defence Ministers collectively agreed to develop the idea of 'One Earth, One Family, One Future'.

Q.49 Who were the members of India's men's recurve team at the 2024 Archery World Cup?

- a) Rahul Banerjee, Jayanta Talukdar, and Tarundeep Rai
- b) Tarundeep Rai, Pravin Jadhav, and Dhiraj Bommadevara
- c) Rahul Banerjee, Pravin Jadhav, and Dhiraj Bommadevara
- d) Tarundeep Rai, Jayanta Talukdar, and Dhiraj Bommadevara
- e) None of these

Answer (b): India's men's recurve team, comprised of Tarundeep Rai, Pravin Jadhav, and Dhiraj Bommadevara, clinched the gold medal at the 2024 Archery World Cup held in Shanghai, China on 28th April 2024.

Q.50 Who is the author of the book "The Winner's Mindset"?

- a) Ricky Ponting
- b) Brian Lara
- c) Sachin Tendulkar
- d) Shane Watson
- e) None of these

Answer (d): "The Winner's Mindset" is a book authored by Shane Watson, one of cricket's greatest allrounders.

Q.51 Who won the eighth Professional Squash Association (PSA) tour title at the Batch Open Challenger event in Paris on April 29, 2024?

- a) Melvil Scianimanico
- b) Saurav Ghosal
- c) Velavan Senthilkumar
- d) Ramit Tandon
- e) None of these

Answer c): Indian squash player Velavan Senthilkumar won his eighth Professional Squash Association (PSA) tour title at the Batch Open Challenger event in Paris on April 29, 2024.

Q.52 Who were appointed as members of the National Statistical Commission (NSC) on April 27, 2024?

- a) A Ganesh Kumar and Debasis Kundu

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- b) A Ganesh Kumar and Ravi Kumar
- c) Debasis Kundu and Ravi Kumar
- d) None of the above

Answer (a): Professors A Ganesh Kumar and Debasis Kundu were appointed as members of the National Statistical Commission (NSC) on April 27, 2024.