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Important Days



Which date has the United Nations designated as Micro, Small, and Medium-sized Enterprises (MSME) Day?

- A) May 1
- B) June 15
- C) June 27
- D) September 10
- E) November 30

Answer **C) June 27**





Important Days



- When in 2017, the United Nations designated **June 27** as **Micro**, **Small, and Medium-sized Enterprises (MSME) Day**, was not only an acknowledgement to the significant contribution made by MSMEs to the global economy but was also an to honour their role in achieving the Sustainable Development Goals (SDGs).
- The United Nations General Assembly on 6 April 2017 designated 27
 June as "Micro-, Small, and Medium-sized Enterprises Day"
 (A/RES/71/279) to raise awareness of the tremendous contributions of MSMEs to the achievement of the United Nations Sustainable Development Goals (SDGs)
- The theme MSME Day 2023 in India is "Future-ready MSMEs for India@100."



RANKING



Which university has secured the top position in the QS Rankings for the 12th consecutive year in 2024?

- A) Harvard University
- B) Stanford University
- C) California Institute of Technology (Caltech)
- D) Massachusetts Institute of Technology (MIT)
- E) Oxford University

Answer

D) Massachusetts Institute of Technology (MIT)



RANKING



- **Quacquarelli Symonds (QS) World University** Rankings 2024 have been announced and Indian Institute of Science (IISc) Bangalore stands 225th globally, down from last year's 155th rank.
- IISc Bangalore is India's best university and the second best overall institution imparting higher education, as per Education Ministry's NIRF rankings.
- Indian Institute of Technology (IIT) Bombay now stands 1st in the country and 149th globally, up from last year's 172.



RANKING



QS World University Rankings 2024			
2024	2023	University	Country
1	1	MIT	US
2	2	University of Cambridge	UK
3	4	University of Oxford	UK
4	5	Harvard University	US
5	3	Stanford University	US
149	172	IIT Bombay	India
197	174	IIT Delhi	
225	155	IISc Bangalore	
271	270	IIT Kharagpur	
278	264	IIT Kanpur	





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The Reserve Bank of India (RBI) recently imposed a monetary penalty on which bank of Rs 30 lakh for non-compliance with KYC directions?

- A) HDFC Bank
- B) ICICI Bank
- C) Axis Bank
- D) Standard Chartered Bank-India
- E) State Bank of India

Answer D) Standard Chartered Bank-India







- The Reserve Bank of India has imposed penalties on Standard Chartered Bank-India, TransUnion CIBIL, Equifax Credit Information Services, and other entities for contravention of various norms.
- A monetary penalty of Rs 30 lakh has been imposed on Standard Chartered Bank-India for noncompliance with certain provisions of the 'Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016'.
- Also, a penalty of Rs 26 lakh has been imposed on TransUnion CIBIL Limited, Mumbai for noncompliance with certain provisions of the Credit Information Companies (Regulation) Act, 2005 [CIC (R) Act], according to releases.





Explanation

- RBI has slapped a penalty of Rs 24.25 lakh on Equifax Credit Information Services, Mumbai for non-compliance with certain provisions of the CIC Rules.
- Among other entities, a fine of Rs 24.75 lakh has been imposed on Experian Credit Information Company of India, Mumbai for noncompliance with certain provisions of the CIC (R) Act.
- Further, a penalty of Rs 25.75 lakh has been slapped on CRIF High Mark Credit Information Services, Mumbai for contravention with certain provisions of CIC (R) Act.
- Penalities have been also been imposed on Uttar Pradesh Co-operative Bank Ltd, Lucknow; Ujjain Nagarik Sahakari Bank Maryadit, Ujjain; Panihati Co-operative Bank; The Berhampur Co-operative Urban Bank, Odisha; and Solapur Siddheshwar Sahakari Bank, Solapur.

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- The Uttarpara Co-operative Bank, West Bengal; and Textile Traders Cooperative Bank, Ahmedabad too have been penalised.
- RBI noted that penalties have been imposed for deficiencies in regulatory compliance and are not intended to pronounce upon the validity of any transaction or agreement entered into by the enities.





Titbits

Standard Chartered Bank-India

Headquarters: Mumbai, Maharashtra

CEO: Zarin Daruwala





Which bank has become the first Public Sector Bank in India to introduce the facility of UPI payments to merchants through RuPay Credit Card?

- A) State Bank of India (SBI)
- B) Punjab National Bank (PNB)
- C) Bank of Baroda (BoB)
- D) Canara Bank
- E) Union Bank of India (UBI)

Answer D) Canara Bank





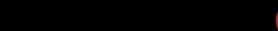


Explanation

- Canara Bank has introduced the facility of UPI payments to Merchants through RuPay Credit Card.
- This facility is made available in popular 'Canara ai1' Banking Super App of the Bank.
- Canara Bank is the first Public Sector Bank to introduce this Facility in association with NPCI.
- Customers of the Canara Bank will now be able to make UPI payments to merchants from their RuPay Credit Cards also in addition to their bank accounts.
- Customers can link their Canara Bank RuPay Credit Cards to their UPI IDs.

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 Presently, only Merchant Payments are allowed using this facility, and Personto-Person, Card-to-Card, or Cash-Out Transactions will not be permitted for UPI payments from RuPay Credit Cards.





Titbits

Canara Bank

Hq: Bengaluru, Karnataka

MD and CEO: K. Satyanarayana Raju

Tagline: Together we can





The World Bank's Board of executive directors approved a total investment of \$391 million for which states in India to improve access to healthcare services and boost economic opportunities?

- A) Kerala and Karnataka
- B) Maharashtra and Gujarat
- C) Rajasthan and Madhya Pradesh
- D) Assam and Tripura
- E) Uttar Pradesh and Bihar

Answer D) Assam and Tripura





- The World Bank's Board of executive directors approved a total of \$391
 million investment to improve access to high-quality healthcare services and
 boost economic opportunities for Assam and Tripura.
- The World Bank's (WB) focus in **Assam** will be improving the **health sector** while in **Tripura**, **road infrastructure** and adding technology boost to agriculture are in the pipeline.
- The \$251 million variable spread loan for Assam and \$140 million loan for Tripura are from the International Bank for Reconstruction and Development (IBRD), administered by WB, with a maturity of 10.5 years, including a five-year grace period.





Explanation

- For Assam, the funding will make The Assam State Secondary Healthcare Initiative for Service Delivery Transformation (ASSIST) Project (\$251 million) operational with a goal to improve access to high-quality secondary healthcare services in Assam by directly serving at least 1.8 million people.
- For Tripura Rural Economic Growth and Service Delivery Project, USD 140 million has been approved, intending to promote socioeconomic development and improve the quality of life of 142,000 households in select tribal blocks, territories where tribal communities live and work.
- More than 400 kilometres of rural roads will be upgraded to all-weather roads, providing farmers and communities living in hilly and forested areas with greater access to markets.

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Titbits

World Bank

Founded: 1944

Members: 189 countries (IBRD), 173 countries (IDA)

Headquarters: Washington D.C, US

President: Ajay Banga

Assam

Capital: Dispur

CM: Himanta Biswa Sarma

Governor: Shri Gulab Chand Kataria

Tripura

Capital : Agartala

CM: Manik Saha

Governor: Satyadev Narayan Arya





How much loan has the World Bank approved to improve education in state schools in Chhattisgarh?

- A) \$100 million
- B) \$150 million
- C) \$200 million
- D) \$250 million
- E) \$300 million

Answer E) \$300 million





- The World Bank said the board of executive directors has approved a \$300 million (Rs 2,459 crores) loan to help expand and improve the quality of education in government-run schools in Chhattisgarh.
- The project aims to benefit about 4 million students, mostly from poor and vulnerable communities in the state.
- Almost 86 per cent of schools in the state are run by the government.
- The loan has a maturity of 18.5 years with a grace period of 5 years.
- The Chhattisgarh Accelerated Learning for a Knowledge Economy Operation (CHALK) aims to improve access to education across all grades, and also address the growing demand for science and commerce studies at the senior secondary level.





- The project will help develop and operate around 600 model composite schools - from Grades 1 to 12 - and offer science and commerce at the senior secondary level, it said, adding, these schools will provide a quality education through trained teachers, strong school leadership and management, and adequate infrastructure facilities for learning.
- The support will also include climate-proofing school infrastructure using environmentally sound construction practices
- The \$300 million loan from the International Bank for Reconstruction and Development (IBRD) uses the Program-for-Results (PforR) financing instrument that links disbursement of funds directly to the achievement of specific programme results.





Titbits

Chhattisgarh

Capital: Raipur

Chief Minister: Bhupesh Baghel

Govenor: Biswabhusan Harichandan



ACQUISTIONS AND MERGERS



How much was Piramal Enterprises' stake in Shriram Finance sold for?

- A) Rs 2,345 crore
- B) Rs 3,456 crore
- C) Rs 4,012 crore
- D) Rs 4,823 crore
- E) Rs 5,678 crore

Answer D) Rs 4,823 crore





ACQUISTIONS AND MERGERS



- Piramal Enterprises has sold its entire stake in Shriram Finance for about Rs 4,823 crore through block deals.
- According to block deals data available with the exchanges, Piramal has offloaded 3.12 crore shares or 8.34% stake in the company.
- This is the second such deal in Shriram Finance after private equity firm
 TPG Investments offloaded its entire stake in the company.
- TPG India Investments has sold about 99.18 lakh shares or 2.64% stake in the company. The transaction was done at a weighted average price of Rs 1,401 per share and the PE firm bagged Rs 1,389 crore
- Shriram Finance is a majority public-owned company with 74.49% stake, while the rest of 25.51% is owned by promoters.



ACQUISTIONS AND MERGERS



Titbits

Piramal Enterprises

Headquarters: Mumbai, Maharashtra

Chairman: Ajay Piramal





Who has been appointed by the United Nations secretary general as the director of the United Nations Office for Outer Space Affairs (UNOOSA) in Vienna?

- A) Aarti Holla-Maini
- B) Kofi Annan
- C) Angela Merkel
- D) Ban Ki-moon
- E) Antonio Guterres

Answer A) Aarti Holla-Maini







- Aarti Holla-Maini has been appointed by the United Nations secretary general as director of the United Nations Office for Outer Space Affairs (UNOOSA) in Vienna.
 - The UNOOSA is an office of the UN secretariat that promotes and facilitates peaceful international cooperation in outer space.
- It works to strengthen legal and regulatory frameworks for space activities and assists developing countries in using space science and technology for sustainable socio-economic development.
 - Aarti, who has roots in **Punjab** and knows five languages, including Punjabi, will succeed **Simonetta Di Pippo of Italy**.





- Aarti, who holds a bachelor's degree in law with German law from King's College London and a master's degree in business administration from French business school HEC Paris, spent over 18 years as the secretarygeneral of the Global Satellite Operators Association.
- She has recently held the role of executive vice-president, sustainability, policy and impact at NorthStar Earth & Space.
- Aarti's experience includes service as a member of the World Economic Forum's global future council on space; member of the advisory group of the space sustainability rating managed by eSpace at the École Polytechnique Federale de Lausanne (EPFL) Space Center; member of the advisory board of the Satellite industry Association of India; senior space policy advisor to Forum Europe and as expert adviser on space traffic management for European Union studies 2021-23.





Explanation

Aarti was also one of the chief architects of the Crisis Connectivity
Charter established in 2015 for emergency telecommunications via
satellite with the UN World Food Program's emergency
telecommunications cluster.





Titbits

United Nations Office for Outer Space Affairs (UNOOSA)

Founded: 13 December 1958

Headquarters: Vienna, Austria

Director: Aarti Holla-Maini





Who has been appointed as the managing director and head of institutional banking at **DBS Bank India?**

- A) Ravi Menon
- B) Piyush Gupta
- C) Rajat Verma
- D) Arundhati Bhattacharya
- E) Shyam Srinivasan

Answer C) Rajat Verma







- **DBS Bank India** has appointed **Rajat Verma** as managing director and head of institutional banking.
- Rajat, who was formerly with HSBC as the MD and country head of Commercial Banking, India, will be succeeding Niraj Mittal, as head of institutional banking.
- Mittal will be taking up a new role as country head of DBS Bank in Australia.
- Rajat will lead the growth of the institutional banking franchise for DBS Bank in India.





Titbits

DBS Bank India

Headquarters: Mumbai, Maharashtra

MD & CEO: Mr. Surojit Shome



APPOINTMENTS



Who has been appointed as the Under-Secretary-General and Associate Administrator of the United Nations Development Programme (UNDP) by United Nations Secretary-General António Guterres?

- A) Kofi Annan
- B) Ban Ki-moon
- C) António Guterres
- D) Haoliang Xu
- E) Amina Mohammed

Answer D) Haoliang Xu





APPOINTMENTS



- United Nations Secretary-General António Guterres announced the appointment of Mr. Haoliang Xu as Under-Secretary-General and Associate Administrator of the United Nations Development Programme (UNDP).
- Mr. Xu, of China, currently serves as UN Assistant Secretary-General, UNDP Assistant Administrator, and Director of the Bureau for Policy and Programme Support (BPPS), a role he has carried out with distinction since July 2019.
- Between 2013 and 2019, Haoliang was UN Assistant Secretary-General, UNDP Assistant Administrator and Director of the Regional Bureau for Asia and the Pacific.
- Mr. Xu succeeds Ms. Usha Rao-Monari, Associate Administrator since April 2021.



APPOINTMENTS



Titbits

UNDP

Expansion: United Nations Development Programme

Establishment: 1965

Administrator: Achim Steiner

Headquarters: New York, United States of America





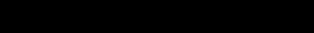
Which players have recently joined the MCC World Cricket Committee?

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- A) Virat Kohli, David Warner, Kane Williamson
- B) Jhulan Goswami, Eoin Morgan, Heather Knight
- C) Steve Smith, Rohit Sharma, Ellyse Perry
- D) Babar Azam, Joe Root, Meg Lanning
- E) Quinton de Kock, Jason Holder, Suzie Bates

Answer
B) Jhulan Goswami, Eoin Morgan, Heather Knight







Explanation

- Legendary Indian woman cricketer Jhulan Goswami, England women's team captain Heather Knight and 2019 ODI World Cup winning captain Morgan joined the MCC World Cricket Committee (WCC), the Marylebone Cricket Club said.
- The trio has joined the committee ahead of its upcoming meeting at Lord's.
- This committee is an independent body that consists of current and former international cricketers, umpires, and officials from various countries.
- Goswami retired from the international cricket last year, and fittingly, her final game came at Lord's in the One-Day International against England, where she was given a guard of honour when walking out to bat.

Subscribe



- In an international career spanning over two decades—the second longest in women's international cricket — Jhulan, who made her debut in 2002, represented India in 12 Tests, 204 ODIs, and 68 T20Is, picking up 355 wickets across formats.
- Knight has captained England since 2016 and lifted the ICC Women's World Cup at Lord's only a year after taking on the role. The all-rounder has been one of the trailblazers for the women's game in England, scoring over 5,000 international runs in white-ball cricket, and 705 runs in her 10 Test matches.
- Morgan is England's all-time leading run scorer in ODI cricket with just shy of 7,000 runs. He also lifted the ICC Men's World Cup trophy at the end of an unforgettable final against New Zealand in 2019. He was made an Honorary Life Member of MCC earlier this year and has also captained London Spirit in The Hundred.





Explanation

Three further new members were added to the WCC in February of this year, when Clare Connor, Justin Langer and Graeme Smith joined ahead of the meeting in Dubai.





Titbits

Marylebone Cricket Club

Headquarters: Lord's Cricket Ground in London

Found: 1787

President: Stephen Fry (till sep)

Next President: Mark Nicholas





Who recently launched the 'CHAMPIONS 2.0 Portal', 'Mobile App for Geo-tagging of Cluster Projects, Technology Centers', and 'MSME Idea Hackathon 3.0' for women entrepreneurs?

- A) Narendra Modi
- B) Rahul Gandhi
- C) Shri Narayan Rane
- D) Piyush Goyal
- E) Nitin Gadkari

Answer
C) Shri Narayan Rane









- On the occasion of International MSME Day, The Ministry of Micro, Small & Medium Enterprises, MSME celebrated 'Udyami Bharat-MSME Day'.
- The Union Minister for Ministry of Micro, Small & Medium Enterprises, Shri Narayan Rane graced the occasion as Chief Guest of the programme along with the Union Minister of State for Micro, Small & Medium Enterprises, Shri Bhanu Pratap Singh Verma as Guest of Honor
- The event showcased the launch of various initiatives of the Ministry of MSME, dedicated towards growth and development of MSMEs such as 'CHAMPIONS 2.0 Portal' and 'Mobile App for Geo-tagging of Cluster Projects and Technology Centers' by the Chief Guest and Guest of Honor.
- Further, results for 'MSME Idea Hackathon 2.0' were declared and 'MSME Idea Hackathon 3.0' for women entrepreneurs was launched.





- The event also included the signing of **MoUs** between the following organizations.
 - Ministry of MSME and SIDBI, to create a portal for 'PM VIshwakarma KAushal Samman' (PMVIKAS) by SIDBI.
 - Ministry of MSME and GeM, with the objective of sharing of Udyam Registration data with GeM for last mile registration of MSMEs in the Public Procurement eco-system.
 - Ministry of MSME and the Industry Department, Government of Tripura, for sharing of Udyam Registration data through API, easing policy making and targeted distribution of scheme benefits.
 - Ministry of MSME and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for giving guarantee coverage to the beneficiaries of the MSME sector.
 - National Small Industries Corporation (NSIC) and National Scheduled Castes
 Finance and Development Corporation (NSFDC) & National Scheduled Tribes
 Finance and Development Corporation (NSTFDC), to promote mutual collaboration
 for supporting SC/ ST entrepreneurs under National SC-ST Hub and various schemes
 being implemented by NSFDC and NSTFDC.
 - NSIC, LG Electronics India Private Limited, and Electronics Sector Skill Council of India to establish a Centre of Excellence (CoE) by LG Electronics in NTSC Chennai and Hyderabad.





Which police department recently launched 'Operation Conviction' to combat criminals and mafias in the state?

- A) Maharashtra Police Department
- B) Tamil Nadu Police Department
- C) Gujarat Police Department
- D) Uttar Pradesh Police Department
- E) Delhi Police Department

Answer D) Uttar Pradesh Police Department





- The **Uttar Pradesh Police Department** launched **'Operation Conviction'** to combat criminals and mafias in the state.
- Authorities claim that the initiative will expedite the prosecution of cases registered under the Protection of Children from Sexual Offences (POCSO)
 Act, as well as those involving cow slaughter, religious conversion, rape, and murder.
- 'Operation Conviction' will ensure the immediate arrest of criminals, the collection of strong evidence against them, quality investigation, and effective representation of cases in courts so that they are punished in the shortest amount of time.





Explanation

- To ensure that victims receive prompt justice, charges will be framed within three days of the charge sheet being filed, and the trial will be completed within 30 days.
- A monitoring cell will be established in the office of each police commissioner or district police chief to monitor the daily progress of the cases. This cell will be led by a gazetted officer who will ensure the speedy trial of cases identified under 'Operation Conviction.'
- A web portal is also being developed to allow senior police officials at the DGP office in the state capital to monitor the progress of these cases on a weekly basis.

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Titbits

Uttar Pradesh

Capital: Lucknow

CM: Yogi Adityanath

Governor: Anandiben Patel





Who addressed the 8th Global Pharmaceutical Quality Summit 2023 in Mumbai?

- A) Narendra Modi
- B) Dr. Harsh Vardhan
- C) Dr. Mansukh Mandaviya
- D) Smriti Irani
- E) Rajnath Singh

Answer
C) Dr. Mansukh Mandaviya



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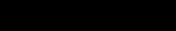


Explanation

- Union Minister for Chemicals and Fertilisers and Health & Family Welfare
 Dr. Mansukh Mandaviya addressed the 8th Global Pharmaceutical Quality
 Summit 2023 in Mumbai
- The theme for the Summit was, 'Patient Centricity: New Paradigm of Manufacturing and Quality'.

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 The two-day Summit brought together industry leaders, global regulators, quality experts, and stakeholders to foster knowledge exchange and deliberate on areas of importance in shaping the pharmaceutical landscape in India





The Centre has extended the timeline for disbursement of loan/completion of ethanol projects up to which date?

- A) 30 Nov 2022
- B) 31 Mar 2023
- C) 30 Jun 2023
- D) 30 Sep 2023
- E) 31 Dec 2023

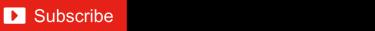
Answer D) 30 Sep 2023





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- Under the 'scheme for extending financial assistance to sugar mills for augmentation of ethanol production capacity', the central government extends soft loan through banks to the mills for setting up new distilleries/ expansion of existing distilleries and installation of incineration boilers or installation of any method as approved by Central Pollution Control Board for Zero Liquid Discharge.
- The Government bears interest subvention for the loan disbursed.
- The Central Government has decided to extend the timeline for disbursement of loans up to 30th September 2023 in respect of all the schemes notified during 2018-2021.
- The previous timeline for disbursement of loans for the schemes related to ethanol projects was up to 31 March 2023.





- However, due to multiple challenges in processing loan applications and coordination with multiple agencies, project proponents were unable to adhere to the time limit for the disbursement of loans from Banks/ Financial institutions.
- They were unable to complete the projects within the given timeline.
 Therefore, there is a need to extend the timeline for the disbursement of loans under interest subvention schemes announced earlier during 2018-2021.
- The government is extending financial assistance in the form of interest subvention @ 6% per annum or 50% of the rate of interest charged by banks, whichever is lower, on the loans to be extended by banks for five years including a one-year moratorium.





Which organization has the West Bengal government tied up with for micro, small, and medium enterprises (MSMEs)?

- A) World Bank
- B) International Monetary Fund (IMF)
- C) Dun & Bradstreet
- D) United Nations Development Programme (UNDP)
- E) Asian Development Bank (ADB)

Answer C) Dun & Bradstreet





- The West Bengal government has entered into an arrangement with leading business research and analytics firm Dun & Bradstreet (D&B) for the MSME sector and exporters of the state.
- Under the arrangement, D&B will assign a unique nine-digit (D-U-N-S) number to a specific MSME firm or an exporter which will encompass various financial health indicators of the business entity.
- D-U-N-S, Data Universal Numbering System, capture firmographic data, corporate relationships and credit scores of a specific business entity.





Titbits

West Bengal

Capital: Kolkata

CM: Mamata Banerjee

Governor: Dr. C.V. Ananda Bose

Dun & Bradstreet Corporation

Headquarters: Jacksonville, Florida, United States

CEO: Anthony Jabbour



QUICK RECALL



- The United Nations designated June 27 as Micro, Small, and Mediumsized Enterprises (MSME) Day
- Quacquarelli Symonds (QS) World University Rankings 2024 have been announced and Indian Institute of Science (IISc) Bangalore stands 225th globally, down from last year's 155th rank.
- The Reserve Bank of India has imposed penalties on Standard Chartered Bank-India, TransUnion CIBIL, Equifax Credit Information Services, and other entities for contravention of various norms.
- Canara Bank has introduced the facility of UPI payments to Merchants through RuPay Credit Card.
- The World Bank's Board of executive directors approved a total of \$391 million investment to improve access to highquality healthcare services and boost economic opportunities for Assam and Tripura.



QUICK RECALL



- The World Bank said the board of executive directors has approved a \$300 million (Rs 2,459 crores) loan to help expand and improve the quality of education in government-run schools in Chhattisgarh.
- Piramal Enterprises has sold its entire stake in Shriram Finance for about Rs 4,823 crore through block deals.
- Aarti Holla-Maini has been appointed by the United Nations secretary general as director of the United Nations Office for Outer Space Affairs (UNOOSA) in Vienna.
- DBS Bank India has appointed Rajat Verma as managing director and head of institutional banking.
- United Nations Secretary-General António Guterres announced the appointment of Mr. Haoliang Xu as Under-Secretary-General and Associate Administrator of the United Nations Development Programme (UNDP).
- Legendary Indian woman cricketer Jhulan Goswami, England women's team captain Heather Knight and 2019 ODI World Cup winning captain Morgan joined the MCC World Cricket Committee (WCC)

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QUICK RECALL



- Shri Narayan Rane launched the 'CHAMPIONS 2.0 Portal', 'Mobile App for Geotagging of Cluster Projects, Technology Centers', and 'MSME Idea Hackathon 3.0' for women entrepreneurs
- The Uttar Pradesh Police Department launched 'Operation Conviction' to combat criminals and mafias in the state.
- Union Minister for Chemicals and Fertilisers and Health & Family Welfare Dr.
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- The Centre has extended the timeline for disbursement of loan/completion of ethanol projects up to 30 Sep 2023
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